GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 645766-B issued to City of Carrollton as Policyholder.

Effective January 1, 2010, and subject to the Active Work Provisions, the Schedule Of Insurance portion of the Coverage Features is amended to provide the following Dependents Life Insurance Benefit:

Dependents Life Insurance Benefit:

If you are insured under Plan 2 Life Insurance, you may elect insurance for your Dependents under Dependents Life Insurance.

For your Spouse: You may apply for Dependents Life Insurance for your Spouse in multiples of $10,000 from $10,000 to $100,000.

The amount of Dependents Life Insurance for your Spouse may not exceed 50% of the amount of your Plan 2 Life Insurance.

For your Child: $5,000

The amount of Dependents Life Insurance for your Child may not exceed 100% of the amount of your Life Insurance.

STANDARD INSURANCE COMPANY

By

President

Corporate Secretary