

**LIFE INSURANCE COMPANY OF NORTH AMERICA
(herein called the Company)**

Amendment to be attached to and made a part of the Group Policy
A Contract between the Company and

St. Olaf College
(herein called the Policyholder)

Policy No.: FLX - 964181

PLEASE READ

IMPORTANT: The attached amendment to your policy has been made at your request, and will be effective on the date shown within the amendment. Please review this amendment immediately and confirm that it accurately reflects your request and is consistent with your intentions. If amended certificates have been provided, please review these as well. If there are any errors or discrepancies, please notify your account manager or account service representative immediately. If you have not notified your account manager or account service representative of any errors or concerns, continued payment of premium more than 31 days after delivery of this amendment will be deemed acceptance of this amendment.

LIFE INSURANCE COMPANY OF NORTH AMERICA
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This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

The Company and the Policyholder hereby agree that the Policy is amended as follows:

1. Effective September 1, 2018, the definition of Dependent Child under the Definitions section of the Policy is deleted in its entirety and is replaced by the following:

Dependent Child

An unmarried child who meets the following requirements.

1. A child from live birth to 26 years old;
2. A child who is 26 or more years old, primarily supported by the Employee and incapable of self-sustaining employment by reason of mental or physical incapacity.

The term "child" means:

- a. the Employee's natural child;
- b. the Employee's legally adopted child, beginning with any waiting period pending finalization of the child's adoption. It also means the legally adopted child of the Employee's Spouse provided the child is living with, and is financially dependent upon the Employee;
- c. a stepchild born to the Employee's Spouse and who is living with and financially dependent upon, the Employee;
- d. a child for whom the Employee is the court-appointed legal guardian and who resides with, and is financially dependent upon the Employee.

TL-004708 (as modified by TL-010150)

2. Effective September 1, 2018, the Basic Benefit under the Employee Benefits section in the Schedule of Benefits for Class 1 is deleted in its entirety and is replaced by the following:

Basic Benefit	2 times Annual Compensation rounded to the next higher \$1,000, if not already a multiple thereof.
Minimum Benefit:	\$10,000
Guaranteed Issue Amount:	the lesser of 2 times Annual Compensation or \$600,000
Maximum Benefit:	the lesser of 2 times Annual Compensation or \$600,000

3. Effective September 1, 2018, the Voluntary Benefit under the Employee Benefits section in the Schedule of Benefits for Class 1 is deleted in its entirety and is replaced by the following:

Voluntary Benefit	1 or 2 times Annual Compensation rounded to the next higher \$1,000, if not already a multiple thereof.
Minimum Benefit:	\$10,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) the lesser of 2 times Annual Compensation or \$600,000, rounded up to the next higher \$1,000 or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	the lesser of 2 times Annual Compensation or \$600,000, rounded up to the next \$1,000
Overall Guaranteed Issue Amount:	the greater of a) or b) below: a) the lesser of 4 times Annual Compensation or \$600,000 when combined with the Basic Guaranteed Issue Amount, rounded up to the next higher \$1,000 or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Overall Maximum Benefit:	the lesser of 4 times Annual Compensation or \$600,000, rounded up to the next \$1,000
Benefit Level:	1 times Annual Compensation

4. Effective September 1, 2018, the Terminal Illness Benefit under the Employee Benefits and Former Employee Benefits section in the Schedule of Benefits for Class 1 is deleted in its entirety and is replaced by the following:

Terminal Illness Benefit	The insured can elect up to 80% of Life Insurance Benefits in force on the date the insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$600,000.
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Except for the above, this Amendment does not change the Policy in any way.

FOR THE COMPANY



William J. Smith, President

Date: May 10, 2018 (Revised Date: August 16, 2018)

Amendment No. 06

TL-004780