GROUP POLICY AMENDMENT NO. 10

Attached to and made a part of Group Policy 755556-A issued to
The School Board of Pinellas County, Florida as Policyholder.

Effective January 1, 2021, and subject to the Active Work Provisions, the Group Policy is amended as follows:

1. The Reductions In Insurance portion of the Coverage Features is amended to provide the following:

   If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

   **Life Insurance:**
   
<table>
<thead>
<tr>
<th>Age Of Member</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>70 through 74</td>
<td>65%</td>
</tr>
<tr>
<td>75 through 79</td>
<td>45%</td>
</tr>
<tr>
<td>80 or over</td>
<td>30%</td>
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</tbody>
</table>

   Plan 2 Dependents Life Insurance for your Spouse will terminate on the last day of the calendar month in which your Spouse reaches age 70.

   AD&D Insurance and Plan 1 Dependents Life Insurance are not subject to reductions due to age.

2. Item F.5. of the Dependents Life Insurance section is amended to read as follows:

   5. For your Spouse, the date of your divorce, or the last day of the calendar month in which your Spouse reaches age 70; and

   (SP & CH)   LI.DL.OT.4X

   STANDARD INSURANCE COMPANY

   By

   [Signatures]

   Chairman, President and CEO

   Corporate Secretary