

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

Hanford Employee Welfare Trust
(herein called the Policyholder)

Policy No.: FLX-980014

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

Effective January 1, 2013, the rates shown on the attached Schedule of Rates will be in force for coverage under the Policy.

No change in rates will be made until 24 months after the effective date of this Amendment. However, the Company reserves the right to change the rates at any time during a period for which the rates are guaranteed if the conditions described in the Changes in Premium Rates provision under the Administrative Provisions section of the Policy apply.

Except for the above, this Amendment does not change the Policy in any way.

FOR THE COMPANY

A handwritten signature in black ink, appearing to read "Matthew G. Manders". The signature is fluid and cursive, with the first name "Matthew" being the most prominent.

Matthew G. Manders, President

Date: September 25, 2012

Amendment No. 05

TL-004780

SCHEDULE OF RATES

The following monthly rates apply to all Classes of Eligible Persons unless otherwise indicated.

FOR EMPLOYEE BENEFITS

Basic Life Insurance \$.23 Per \$1,000

Basic Life Insurance - For Classes 3, 4 and 5
\$3.50 Per \$1,000

FOR DEPENDENT BENEFITS

Voluntary Life Insurance – For Classes 1 and 3 Only

Schedule A	\$1.96 Per Unit
Schedule B	\$3.89 Per Unit
Schedule C	\$5.68 Per Unit
Schedule D	\$6.34 Per Unit
Schedule E	\$7.84 Per Unit
Schedule F	\$9.38 Per Unit

Voluntary Life Insurance - For Classes 2 and 3 Only

Schedule S	\$3.78 Per Unit
Schedule T	\$6.23 Per Unit
Schedule U	\$9.27 Per Unit
Schedule V	\$12.30 Per Unit
Schedule W	\$.84 Per Unit
Schedule SW	\$4.62 Per Unit
Schedule TW	\$7.06 Per Unit
Schedule UW	\$10.11 Per Unit
Schedule VW	\$13.13 Per Unit