

Life Insurance Company of North America
1601 Chestnut Street
Philadelphia, Pennsylvania 19192-2235

AMENDMENT

Policyholder: Hanford Employee Welfare Trust

Policy No.: OK 980022

This Amendment is attached to and made part of the Policy specified above. It is subject to all of the policy provisions that do not conflict with its provisions.

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

Effective January 1, 2013, the following rates will remain in force for Classes 1 and 3 for coverage under the Policy:

Premium Rate:	<u>Basic Insurance</u>
	Employee Rate: \$0.019 per \$1,000

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.

Life Insurance Company of North America



Matthew G. Manders, President

Date: September 27, 2012

Amendment No. 06

GA-00-4000.00