AMENDMENT #3 TO
SCHOOLS INSURANCE FUND
JOINDER AGREEMENT FOR
GROUP TERM LIFE INSURANCE

Employer Plan No: 30034
Carrier: MNL

Employer: Duluth Independent School District #709
State: MN

Employee Class: 05 EEA Admin, DDWIAA and Business Supervisors

This Amendment, made part of the Schools Insurance Fund Joinder Agreement (the “Agreement”) by and between the Administrator of the Schools Insurance Fund and Duluth Independent School District #709, (the “Employer”), amends certain provisions of the Agreement effective January 1, 2015 as specified below. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the entire contract, unless otherwise stated herein.

Benefit Change(s):

- Under ‘Insurance and Benefit Information’, under ‘C. Supplemental Life Insurance’, under ‘Employee Supplemental Life’, the items entitled ‘Class 05;’ and ‘Guarantee Issue:’ are hereby deleted in their entirety and replaced with the following:

  ‘Class 05:’ Choice of $50,000 or $100,000
  Guarantee Issue: $100,000 if less than age 60; $50,000 if age 60 or older’

- Under ‘Insurance and Benefit Information’, under ‘E. Accidental Death and Dismemberment (AD&D) Insurance’, under ‘2. Supplemental AD&D Insurance’, under ‘Employee Supplemental AD&D’, the items entitled ‘Class 05;’ and ‘Guarantee Issue:’ are hereby deleted in their entirety and replaced with the following:

  ‘Class 05:’ Equal to Supplemental Life Insurance amount
  Guarantee Issue: $100,000 if less than age 60; $50,000 if age 60 or older’

Rates: All premium rates will remain unchanged.

The above rates are guaranteed until the next plan renewal date. This rate guarantee will not pertain to adjustments in premium rate due to amendments requested by the Employer.

Continued payment of premium constitutes acceptance of this Amendment, which becomes a part of the entire contract. It shall continue in force under the same provisions that govern the entire contract. All other terms, provisions and conditions of the entire contract remain unchanged except as stated above.

Accepted for SCHOOLS INSURANCE FUND
by Administrator, National Insurance
Services of Wisconsin, Inc.

Date: November 26, 2014