AMENDMENT #2 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:  03 Educational Directors
                04 Principals
                05 EEA Admin, DDWIAA and Business Supervisors
                06 Teachers Bargaining Unit, Clerical, EEA Clerical, Food Service, Maintenance and Paraprofessionals

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): None

Rates:

- **Supplemental Life:** Rate shall increase from $0.12/$1,000 to $0.145/$1,000.
- **Supplemental AD&D:** Rate shall remain unchanged at $0.02/$1,000.

The above rates are guaranteed for one year until January 1, 2016. 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 24, 2014