

**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

Bucknell University
(herein called the Policyholder)

Policy No.: LK 961195

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

Effective January 1, 2012, **Limitations – Pre-Existing Condition Limitation** is added to the Policy:

LIMITATIONS

Pre-Existing Condition Limitation

The Insurance Company will not pay Disability Benefits for any period of Disability caused or contributed to by, or resulting from, a Pre-existing Condition. A "pre-existing condition" means any Injury or Sickness for which the Employee received medical advice or treatment within 3 months before his or her most recent effective date of insurance.

The Pre-existing Condition Limitation will apply to any added benefits or increases in benefits. This limitation will not apply to a period of Disability that begins after an Employee has been in Active Service for a continuous period of 3 months during which the Employee has received no medical treatment, care or services in connection with the pre-existing conditions or is insured for at least 12 months after his or her most recent effective date of insurance, or the effective date of any added or increased benefits.

TL-007500.39

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

FOR THE COMPANY



Matthew G. Manders, President

Date: September 21, 2011

Amendment No. 03

TL-004780