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

Policyholder: Trustee of the Group Insurance Trust for Employers in the Public Administration Industry

Participating Subscriber: THE CITY OF SAN RAFAEL (herein called the Subscriber)

Policy No. LK 960715

PLEASE READ

IMPORTANT: The attached amendment to your policy will go into effect on the date shown on the amendment. Under the terms of your policy, either the policyholder or the insurance company may terminate the policy as of any premium due date, with 31 days' written notice, and notice is hereby provided that continuance of the policy beyond the premium due date next following 31 days of delivery of this amendment is subject to acceptance of this amendment. If the amendment is satisfactory, continued payment of premiums will be deemed acceptance of this amendment. If for any reason this amendment is not acceptable, please contact your account manager.

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Policyholder: Trustee of the Group Insurance Trust for Employers in the Public Administration Industry

Participating Subscriber: THE CITY OF SAN RAFAEL (herein called the Subscriber)

Policy No.: LK 960715

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

Effective April 1, 2018, form **TL-009000, Claim Procedures Applicable to Plans Subject to the Employee Retirement Income Security Act of 1974 ("ERISA")** is terminated under the Policy.

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

FOR THE COMPANY

Willin & fritz

William J. Smith, President

Date: August 15, 2018

Amendment - ERISA2018

TL-004780