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  

Palm Beach County Board of County Commissioners  
(herein called the Policyholder)  
Policy No.: FLK-960504

PLEASE READ

IMPORTANT: The attached amendment to your policy has been made at your request, and will be effective on the date shown within the amendment. Please review this amendment immediately and confirm that it accurately reflects your request and is consistent with your intentions. If amended certificates have been provided, please review these as well. If there are any errors or discrepancies, please notify your account manager or account service representative immediately. If you have not notified your account manager or account service representative of any errors or concerns, continued payment of premium more than 31 days after delivery of this amendment will be deemed acceptance of this amendment.
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This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

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

Effective October 15, 2016, Class 2 under the Classes of Eligible Employees provision of the Schedule of Benefits section of the Policy is replaced by the following:

Class 2 – All active, Full-time Employees of the Employer who participate in the Employer’s Point of Service, PPO or Opt out medical plan including Employees classified as collective bargaining union non-high risk Fire and Rescue Employees who opt out of the Employer’s medical regularly working a minimum of 30 hours per week, excluding Employees participating in the Employer’s HMO Plan.

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

FOR THE COMPANY

Matthew G. Manders, President

Date: November 10, 2016

Amendment No. 04

TL-004780