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: City of Fort Lauderdale (herein called the Subscriber)

Policy No.: LK - 965769

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 Subscriber hereby agree that the Policy is amended as follows:

- 1. Effective January 1, 2020, Class 1 under the Classes of Eligible Employees in the *Schedule of Benefits* section of the Policy is deleted in its entirety and is replaced by the following:
 - Class 1 All active, Full-time Employees of the Employer covered under the Employer's 401(a) plan who are citizens or permanent resident aliens of the United States, as defined by your Employer.
- 2. Effective January 1, 2020, the Eligibility Waiting Period under the *Schedule of Benefits for Class 1* is deleted in its entirety and is replaced by the following:

Eligibility Waiting Period

For Employees hired on or before the Policy Effective Date:

For Employees hired after the Policy Effective Date:

First of the month following the date of hire

First of the month following 30 days of Active Service

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

FOR THE COMPANY

Willin & fritz

William J. Smith, President Date: December 23, 2019 Amendment No. 01

TL-004780