

GROUP POLICY AMENDMENT NO. 6

Attached to and made a part of Group Policy 642563-A issued to
City of Dallas as Policyholder.

Effective January 1, 2003, the Group Policy is amended as follows:

1. The Other Provisions portion of the **Coverage Features** is amended to delete the reference to Annual Earnings.
2. 5. Changes in Annual Earnings under item C. When Life Insurance Becomes Effective in the **Life Insurance** section in the Group Policy is amended to read:

5. Changes In Annual Earnings

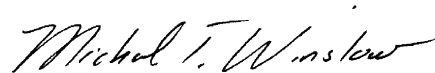
Subject to the **Active Work Provisions**, a change in your insurance because of a change in Annual Earnings becomes effective on the following January 1.

STANDARD INSURANCE COMPANY

By



President



Secretary