

AMENDMENT NO. 1

TO BE ATTACHED TO AND MADE PART OF GROUP POLICY NO.: 000400001000-04174

ISSUED TO: South Carolina Medical Association

The REMARKS as shown on the Participation Agreement is hereby changed to include the following:

Evidence of Insurability must be submitted to and approved by the Company when:

1. Personal Life and AD&D Insurance amounts exceed the guarantee issue amount of \$200,000 at initial enrollment;
  2. the amount of Personal Life and AD&D Insurance increases after the initial enrollment by more than \$20,000 due to salary or benefit increases over a 12-month period based on the month of the policy anniversary;
  3. an increased amount of Personal Life and AD&D Insurance coverage is requested and any amount of coverage has been previously withdrawn or declined or is pending underwriting review;
  4. Personal Life and AD&D Insurance amounts exceed the guarantee issue amount of \$20,000 at initial enrollment or is increased, if enrolled after age 65 through age 69;
  5. initial Personal Life and AD&D Insurance is elected or increased after age 70; or
  6. initial coverage is elected more than 31 days after first becoming eligible.
- Refer to the Evidence of Insurability section for any additional requirements.


Dependent	Amount of Spouse Life Insurance	Spouse AD&D Insurance Principal Sum
Spouse	You may elect Spouse Life Insurance in any \$10,000 increment; subject to a maximum of Two and one-half times your elected Life Insurance Benefit (rounded to the next lower \$10,000). Coverage is subject to a minimum of \$10,000 and an overall maximum of \$30,000	The Principal Sum equals the Amount of Spouse Life Insurance

The effective date of this amendment is July 1, 2009; but only with respect to losses incurred on or after that date. Nothing contained in this amendment shall change any of the terms and conditions of this Policy; except as stated above.

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

*C. Suzanne Altmack*  
 Officer of the Company

Accepted by the Group Policyholder this 1<sup>st</sup> day of July 2009

By  Title Director  
SCMA Financial Services, Inc.