CONNECTICUT GENERAL LIFE INSURANCE COMPANY
a CIGNA company (called CG)

CERTIFICATE RIDER

Policyholder: Agnes Scott College

Rider Eligibility: Each Employee as reported to the insurance company by your Employer

Policy No. or Nos. 3211612-DPPO

EFFECTIVE DATE: July 1, 2008

You will become insured on the date you become eligible, if you are in Active Service on that date, or if you are not in Active Service on that date due to your health status. However, you will not be insured for any loss of life, dismemberment or loss of income coverage until you are in Active Service.

This certificate rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above.

Deborah Young, Corporate Secretary
The definition in your certificate entitled "Dependents" is replaced by the definition attached to this certificate rider.
Definitions

Dependents
Dependents are:

- your lawful spouse;
- your Domestic Partner; and
- any unmarried child of yours who is
  - less than 19 years old;
  - 19 years but less than 26 years old, enrolled in school as a full-time student at least 5 calendar months in a calendar year (or eligible for but prevented from enrollment solely because of Injury or Sickness), and primarily supported by you;
  - 19 or more years old and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to CG within 31 days after the date the child ceases to qualify above. During the next two years CG may, from time to time, require proof of the continuation of such condition and dependence. After that, CG may require proof no more than once a year.

A child includes a legally adopted child, including that child from the first day of placement in your home. It also includes a stepchild who lives with you. If your Domestic Partner has a child who lives with you, that child will also be included as a Dependent.

Benefits for a Dependent child or student will continue until the last day of the calendar month in which the limiting age is reached.

Anyone who is eligible as an Employee will not be considered as a Dependent.

No one may be considered as a Dependent of more than one Employee.