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: Town of Milford

Policy No.: VDT-601636

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

Effective January 1, 2023, the following will be in force for Class 1 for coverage under the Policy.

\$.382 per \$100 of Covered Payroll

Covered Payroll for an Employee will mean his or her Covered Earnings for the insurance month prior to the date the determination is made. However, an Employee's Covered Payroll will not include any part of his or her monthly Covered Earnings which exceed \$8,333.

No change in rates will be made until 24 months after the effective date of this Amendment. However, the Company reserves the right to change the rates at any time during a period for which the rates are guaranteed if the conditions described in the Changes in Premium Rates provision under the Administrative Provisions section of the Policy apply.

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

Scott Berlin, President

Date: December 19, 2022

Amendment No. 2023

TL-004780