

**AMENDMENT #12 TO
SCHOOLS INSURANCE FUND
JOINER AGREEMENT FOR
LONG-TERM DISABILITY INSURANCE**

Carrier No: 6714

Carrier: MNL

Employer Name: Fraser Public Schools

State: MI

Employee Classification: 11 Non-Affiliated Management

This Amendment, made part of the Schools Insurance Fund Joinder Agreement (the "Agreement") by and between the Administrator of the Schools Insurance Fund and **Fraser Public Schools**, (the "Employer"), amends certain provisions of the Agreement effective October 1, 2021 as specified below. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the entire contract, unless otherwise stated herein.

Benefit Change(s):

- Under 'B. Class and Benefit Summary', under 'Class Number: 11' the items entitled 'Maximum Monthly Covered Salary:', 'Maximum Monthly Benefit:' and 'Guarantee Issue:' are hereby deleted in their entirety and replaced with the following:

'Maximum Monthly Covered Salary:	\$9,167
Maximum Monthly Benefit:	\$6,111
Guarantee Issue:	\$6,111'

Rates: The premium rate will remain unchanged.

The above rates are guaranteed until the next plan renewal date. This rate guarantee will not pertain to adjustments in premium rate due to amendments requested by the Employer.

Continued payment of premium constitutes acceptance of this Amendment, which becomes a part of the entire contract. It shall continue in force under the same provisions that govern the entire contract. All other terms, provisions and conditions of the entire contract remain unchanged except as stated above.

Accepted for SCHOOLS INSURANCE FUND
by Administrator, National Insurance
Services of Wisconsin, Inc.



Date: September 21, 2021