



**KANSAS CITY LIFE
INSURANCE COMPANY**

AMENDMENT TO POLICY #2

This Amendment forms a part of the policy to which it is attached.

Policy Number: GF-21619

Effective Date: July 1, 2016

Issued to: Fine Laboratories, Inc.

It is understood and agreed that the insurance under this policy is amended to provide the following benefit(s):

Change Employee Eligibility from 40 hours per week to 30 hours per week.

Section 2. Benefit and Premium Schedule

Classification of Individual

All full-time active employees
working at least 40 hours per week

**Amount of Life & Accidental Death and Dismemberment
Insurance***

Amount elected by the Employee on the Enrollment Form, as
approved by the Company, in \$10,000 increments, a minimum of
\$20,000, and a maximum of \$200,000 or 5 times Annual Salary,
whichever is less.

Employees must be U.S. citizens or legal residents of the U.S. excluding temporary, seasonal or part-time employees.

Guaranteed Issue Amount is the lesser of 5 times Annual Salary or \$100,000 for Employee under the age of 70. If the Employee is age 70 or over, the Guaranteed Issue Amount is \$25,000. Amounts in excess of the Guaranteed Issue Amount require satisfactory evidence of insurability as deemed by Kansas City Life.

Coverage reduces 35% at the Insured Individual's age 65, 55% of the original amount at the Insured Individual's age 70, 70% of the original amount at the Insured Individual's age 75 and 80% of the original amount at the Insured Individual's age 80. Coverage ceases at the Insured Individual's Retirement from the Policyholder.

In all other respects, the terms, conditions and provisions of this policy will remain the same.

Signed for Kansas City Life Insurance Company, a stock company, at its Home Office, 3520 Broadway, Post Office Box 219425, Kansas City, Missouri 64121-9425.

Secretary

President, CEO and Chairman