

POLICY AMENDMENT NO. 6

Attached to and made a part of Policy L660059 issued to
Outten & Golden LLP as Policyowner.

It is agreed that the Policy is amended as follows:

1. The Maximum Benefit in Section 2.2 BENEFIT TERMS of the **Specifications** is amended to read as follows:

Maximum Benefit:

Class I - 60% of your Predisability Earnings, not to exceed a monthly amount of:

\$20,000 effective January 1, 2019.

\$21,000 effective January 1, 2020.

\$22,000 effective January 1, 2021.

\$23,000 effective January 1, 2022.

\$24,000 effective January 1, 2023.

\$25,000 effective January 1, 2024.

Class II - 60% of your Predisability Earnings, not to exceed a monthly amount of \$15,000.

2. Maximum Benefit in Section 2.2 BENEFIT TERMS is amended to read as follows:

Maximum Benefit. Your Maximum Benefit is shown in the **Specifications**.

3. Section 3.2 EXCEPTIONS TO OTHER INCOME is amended to read as follows:

3.2 EXCEPTIONS TO OTHER INCOME

Other Income does not include:

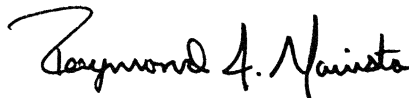
- * Cost of living increases in Other Income which become effective while you are Disabled and while you are eligible for that Other Income.
- * Reimbursement for hospital, medical, or surgical expense.
- * Reasonable attorneys fees incurred in connection with a claim for Other Income.

- * Benefits paid under:
 - (1) Any individual disability insurance policy;
 - (2) Any group credit or group mortgage disability insurance policy;
 - (3) Any group insurance available through your professional association; and
 - (4) California Workers' Compensation benefits for permanent total or permanent partial disabilities.
- * Early retirement benefits under the Federal Social Security Act which are not actually received.
- * The following amounts under your Employer's retirement plan:
 - (1) A lump sum distribution of your entire interest in the plan;
 - (2) Any amount which is attributable to your contributions to the plan; or
 - (3) Any amount you could have received upon termination of employment without being disabled or retired.
- * Benefits from a:
 - (1) Profit sharing plan;
 - (2) Thrift or savings plan;
 - (3) Deferred compensation plan;
 - (4) Plan under IRC Section 401(k), 408(k), or 457;
 - (5) Individual Retirement Account (IRA);
 - (6) Tax Sheltered Annuity (TSA) under IRC Section 403(b);
 - (7) Stock ownership plan;
 - (8) Keogh (HR-10) plan; or
 - (9) A retirement plan under a professional service corporation with respect to principals.

This amendment is effective November 1, 2012.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

By



Secretary