



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
One Hartford Plaza
Hartford, Connecticut 06155
(A stock insurance company)

This rider is attached to a certificate given in connection with Policy Number GL-803682, issued to MANUFACTURER AND BUSINESS ASSOCIATION.

This rider becomes effective July 1, 2019.

With respect to All Full-time Active Employees who are enrolled in the two times earnings to a maximum of \$200,000 life benefit, Your certificate is amended as follows:

1. The **Eligible Class(es) For Coverage** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate shall read as follows:

Eligible Class(es) for Coverage: All Full-time Active Employees who are enrolled in the two times earnings to a maximum of \$200,000 life benefit and who are citizens or legal residents of the United States, its territories and protectorates; excluding temporary, leased or seasonal employees.

Full-time Employment: at least 30 hours weekly

2. The **Basic Amount of Life Insurance** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate shall read as follows:

Basic Amount of Life Insurance

Maximum Amount

2 times Your annual Earnings, subject to a maximum of \$200,000 rounded to the next higher \$1,000 if not already a multiple of \$1,000.

However, in no event will Your Basic Amount of Life Insurance be less than \$5,000.

3. The **Basic Principal Sum** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate shall read as follows:

Basic Principal Sum

Maximum Amount

2 times Your annual Earnings, subject to a maximum of \$200,000 rounded to the next higher \$1,000 if not already a multiple of \$1,000.

In no event however will Your Basic Principal Sum be less than \$5,000.

4. The following definition of **Earnings** shall be included in the **Definitions** section of the **Life Insurance** portion of Your certificate:

Earnings means Your regular annual rate of pay, not counting bonuses, commissions and tips and tokens, overtime pay or any other fringe benefits or extra compensation, in effect on the date You were Actively at Work.

However, if You are an hourly paid Employee, Earnings means the product of:

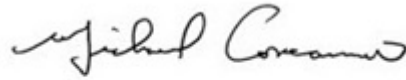
- 1) the average number of hours You worked per year, not including overtime, over the most recent 1 year period immediately prior to the date You were last Actively at Work, multiplied by:
- 2) Your hourly wage in effect on the date immediately prior to the date You were last Actively at Work.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company



Lisa Levin, Secretary



Michael Concannon, President