

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Hartford, Connecticut
Endorsement

Policyholder: NORTHERN MICHIGAN UNIVERSITY

Group Policy No.: GL-675129

Effective Date: October 1, 2004

This endorsement forms a part of Your Booklet-certificate which describes the provisions of the group policy specified above.

With respect to All Retirees who retired on or after December 1, 1978 and if Your years of continuous service total at least 15 years but less than 20 years, Your Booklet-certificate is amended as follows:

1. The Amount of Life Insurance applicable shall be as follows and such amount shall be in lieu of the amount(s) appearing in the Booklet-certificate.

Amount of Life Insurance:

An amount equal to 40% of the Amount of Life Insurance in effect for You on Your last day of work as an Active Full-time Employee prior to Your retirement, subject to a maximum of \$10,000.

2. The following Definition of a Retiree shall apply to You:

Retiree—A former Active Full-time Employee of the Employer who has attained age 70 or over.



Christine Hayer Repasy, *Secretary*



Thomas M. Marra, *President*