

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 prior to June 30, 1974, Your Booklet-certificate is amended as follows:

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 the same amount of Life Insurance in effect for You on Your last day of work as an Active Full-time Employee prior to Your retirement.



Christine Hayer Repasy, *Secretary*



Thomas M. Marra, *President*