



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Hartford, Connecticut
Endorsement

Policyholder: SAGINAW VALLEY STATE UNIVERSITY

Group Policy No.: GLT/GL-675626

Effective Date: December 1, 2005

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

With respect to All Active Full-time Administrative Professionals and University Police, the section "Does this plan also cover contributions to a Pension Plan?" shown in the Calculation of Monthly Benefit of the Long Term Disability of Your Booklet-certificate is amended to read as follows:

Does this plan also cover contributions to a Pension Plan?

If You:

1. become Disabled while You are covered under this Pension Contribution Benefit;
2. remain Disabled for 365 days of one continuous period of Disability; and
3. are receiving a Monthly Benefit under this plan,

a Pension Contribution Benefit will be payable to the trustee or administrator of Your Pension Plan for deposit to Your pension account.

The Pension Contribution Benefit amount will be 12% of your Pre-disability Earnings for the first \$1,000 of your Pre-disability Earnings, and then 19% of your Pre-disability Earnings thereafter.

Payments under this benefit are made according to the rules and regulations of the Internal Revenue Service and the provisions of Your Pension Plan. Any such payment that can not be paid to the trustee or administrator of Your Pension Plan will be paid to a deferred annuity account designated by You.

Richard G. Costello, Secretary

Thomas M. Marra, President