

**Amendatory Rider**



**HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY**  
**200 Hopmeadow Street**  
**Simsbury, Connecticut 06089**  
**(A stock Insurance company)**

This rider is attached to a certificate given in connection with Policy Number GRH-853072, issued to GIBBS & OLSON, INC..

This rider becomes effective January 1, 2014.

The certificate is hereby amended in the following manner:

With respect to All Full-time Active Employees who are earning \$60,000 or more annually, the **Weekly Benefit** provision shown in the **Schedule of Insurance** section of the **Short Term Disability** portion of Your certificate is amended to read as follows:

**Weekly Benefit:**

The lesser of:

- 1) 70% of Your Pre-disability Earnings; or
- 2) \$1,450;

reduced by Other Income Benefits.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

**Terence Shields, Secretary**

**Michael Concannon, Executive Vice President**