



AMENDATORY RIDER

This Rider forms a part of all certificates given in connection with Policy Number 044224, issued to ROMAN CATHOLIC ARCHDIOCESE OF ATLANTA.

This Rider becomes effective January 1, 2011.

All certificates are hereby amended in the following manner:

With respect to All Full-time Active Lay Employees of The Roman Catholic Archdiocese of Atlanta, excluding Priest(s), Seminarian(s) and Religious, Your certificate is amended as follows:

1. The **Supplemental Amount of Dependent Life Insurance** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Supplemental Amount of Dependent Life Insurance

	Guaranteed Issue Amount	Maximum Amount
Spouse	The amount You elect in increments of \$10,000, subject to a minimum of \$10,000 and a maximum of \$50,000.	The amount You elect in increments of \$10,000, subject to a minimum of \$10,000 and a maximum of \$100,000.
		Maximum Amount
Dependent Children: Age 15 day(s) but under age 6 month(s)		\$500
Dependent Children: Age 6 month(s) but under age 26 year(s).		The amount You elect in increments of \$2,000, subject to a minimum of \$2,000 and a maximum of \$10,000.

2. The **Continuation for Dependent Child(ren) with Disabilities** provision shown in the **Period of Coverage** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Continuation for Dependent Child(ren) with Disabilities: Will coverage for Dependent Children with disabilities be continued?

If Your Dependent Child(ren) reach the age at which they would otherwise cease to be a Dependent as defined, and they are:

- 1) age 26 or older; and
- 2) disabled; and
- 3) primarily dependent upon You for financial support;

then Dependent Child(ren) coverage will not terminate solely due to age. However:

- 1) You must submit proof satisfactory to Us of such Dependent Child(ren)'s disability within 31 days of the date he or she reaches such age; and
- 2) such Dependent Child(ren) must have become disabled before attaining age 26.

Coverage under The Policy will continue as long as:

- 1) You remain insured;
- 2) the child continues to meet the required conditions; and
- 3) any required premium is paid when due.

However, no increase in the Amount of Life Insurance for such Dependent Children will be available.

We have the right to require proof, satisfactory to Us, as often as necessary during the first two years of continuation, that the child continues to meet these conditions. We will not require proof more often than once a year after that.

3. The **Dependent Child(ren)** definition shown in the **Definitions** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

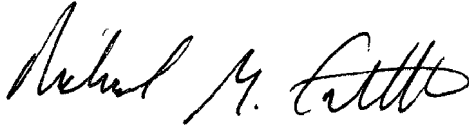
Dependent Child(ren) means:

Your children, stepchildren, legally adopted children; or
any other children related to You by blood or marriage who provided such children are:

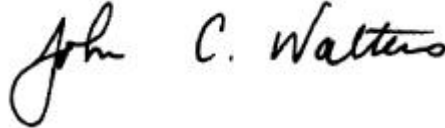
- 1) at least 15 day(s) old but under age 26; or
- 2) age 26 or older and disabled. Such children must have become disabled before attaining age 26. You must submit proof, satisfactory to Us, of such children's disability.

In all other respects, the certificates remain the same.

Signed for Hartford Life and Accident Insurance Company.



Richard G. Costello, Secretary



John C. Walters, President