



**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 GL-875171, issued to CITY OF MARSHALLTOWN.

This rider becomes effective January 1, 2015.

The certificate is hereby amended in the following manner:

With respect to All Full-time Active Employees excluding mayor(s) or council member(s), Your certificate is amended as follows:

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

Basic Amount of Life Insurance

**Maximum Amount**

1 times Your annual Earnings, subject to a maximum of \$125,000 rounded to the next higher \$1,000 if not already a multiple of \$1,000.

However, in no event will Your Basic Amount of Life Insurance be less than \$10,000.

2. The **Basic Principal Sum** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Basic Principal Sum

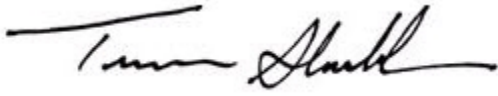
**Maximum Amount**

1 times Your annual Earnings, subject to a maximum of \$125,000 rounded to the next higher \$1,000 if not already a multiple of \$1,000.

However, in no event will Your Basic Principal Sum be less than \$10,000.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

A handwritten signature in black ink, appearing to read "Terence Shields". The signature is fluid and cursive, with a long horizontal stroke at the end.

**Terence Shields, Secretary**

A handwritten signature in black ink, appearing to read "Michael Concannon". The signature is cursive and somewhat stylized, with a large "M" and a long "C".

**Michael Concannon, Executive Vice President**