

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Hartford, Connecticut
Endorsement

Policyholder: NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS

Group Policy No.: GL-673832

Effective Date: August 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 Active Full-time Denominational Employees, the **Reduced Amounts of Insurance** shown in the Schedule of Insurance of the Life Insurance portion of Your Booklet-certificate will no longer apply, and is removed in its entirety.



Christine Hayer Repasy, *Secretary*



Thomas M. Marra, *President*