

Amendatory Rider



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
One Hartford Plaza
Hartford, Connecticut 06155
(A stock insurance company)

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.

This rider forms a part of a Certificate given in connection with the Policy.

This rider becomes effective on November 1, 2025.

With respect to All Full-Time Active Employees, Your Certificate is amended as follows:

1. The following **Organized Amateur Sports Injury** benefit shall be included under **Accident Benefits** in the **Benefit Schedule** section of Your Certificate:

Description of Benefit	Option 1 Benefit Amount	Option 2 Benefit Amount
Organized Amateur Sports Injury	25%	25%

2. The following **Organized Amateur Sport Activity** definition shall be included in the **Definitions** section of Your Certificate:

Organized Amateur Sport Activity means an athletic event occurring on a sports field or at a sports venue, including scheduled practices, games and related events that are:

- 1) associated with organized school programs; or
- 2) governed by an organization for which formal registration is required to participate and formal rules are established.

This definition does not include any unscheduled activity, such as unstructured/spontaneous play or pick-up games.

3. The following **Organized Amateur Sports Injury Benefit** shall be included in the **Accident Benefits** section of Your Certificate:

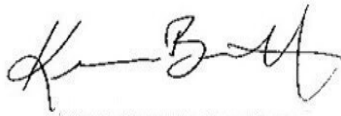
Organized Amateur Sports Injury Benefit

We will pay the Organized Amateur Sports Injury Benefit Amount shown in the Benefit Schedule if a Covered Person incurs one or more covered Injuries while participating in an Organized Amateur Sport Activity.

This benefit increases the benefits payable for an Accident, except for any Catastrophic Benefits, by the percentage shown in the Benefits Schedule.

In all other respects the Certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

A handwritten signature in cursive script, appearing to read 'Kevin Barnett'.

Kevin Barnett, *Secretary*

A handwritten signature in cursive script, appearing to read 'Michael J. Fish'.

Michael J. Fish, *Head of Group Benefits*