



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Hartford, Connecticut
Endorsement

Policyholder: MUHLENBERG COLLEGE

Group Policy No.: GLT-674197

Effective Date: November 1, 2003

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 Employees, the **Pension Contribution Benefit** section of Your Long Term Disability Booklet-certificate is amended to read as follows:

PENSION CONTRIBUTION BENEFIT

Does this plan also cover contributions to a Pension Plan?

If you:

1. become Disabled while you are covered under this Pension Contribution Benefit;
2. remain Disabled for 180 days of one continuous period of Disability; and
3. are receiving a Monthly Benefit under this plan,

a Pension Contribution Benefit will be payable to the trustee or administrator of your Pension Plan for deposit to your pension account. The Pension Contribution Benefit amount will be as follows:

1. If Your date of hire is prior to January 1, 1973, 10% of the first \$541.67 of your Pre-disability Earnings, plus 15% of your Pre-disability Earnings which exceed \$541.67;
2. If Your date of hire is on or after January 1, 1973, 10% of that portion of your Pre-disability Earnings that are subject to Social Security (FICA) taxes, plus 15% of the balance of your Pre-disability Earnings.

The Pension Contribution Benefit will be subject to a maximum of \$1,250.00, regardless of the formula used above to calculate the benefit.

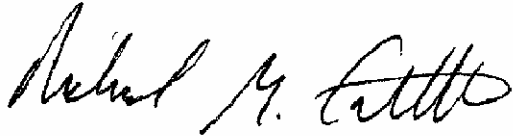
Payments under this benefit are made according to the rules and regulations of the Internal Revenue Service and the provisions of your Pension Plan. Any such payment that can not be paid to the trustee or administrator of your Pension Plan will be paid to a deferred annuity account designated by you.

How long will payments be made under this benefit?

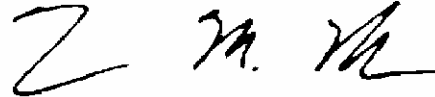
No Pension Contribution Benefit will be payable after your Monthly Benefit for Disability ends for any reason.

Pension Plan means, for the purpose of this Pension Contribution Benefit, a qualified defined contribution pension plan, profit sharing plan, or other plan approved by us, in which you are participating as a result of your employment

with the Employer.



Richard G. Costello, *Secretary*



Thomas M. Marra, *President*