

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

One Hartford Plaza
Hartford, Connecticut 06155
(A stock insurance company)

Amendatory Rider



This rider forms a part of a certificate given in connection with Policy Number GL-681001, issued to J.CREW GROUP, INC..

This rider becomes effective May 1, 2019.

The certificate is hereby amended in the following manner:

With respect to All Full-time Active Associates, Your certificate is amended as follows:

1. The **Reduction in Coverage Due to Age** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Reduction in Coverage Due to Age

We will reduce the Life Insurance Benefit for You by the percentage indicated in the table below. This reduction will be effective on the January 1st following the date You attain the ages shown below.

Reductions also apply if:

- 1) You become covered under The Policy; or
 - 2) Your coverage increases;
- on or after the date You attain age 65.

Percentage by which original amount of coverage will be reduced.	Your Age	Your % Reduction
	65	35%
	70	45%
	75	70%
	80	79%

The reduced amount of coverage will be rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. An appropriate adjustment in premium will be made.

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

2. The **Reduction in Coverage Due to Age** provision shown in the **Schedule of Insurance** section of the **Accidental Death and Dismemberment** portion of Your certificate is amended to read as follows:

Reduction in Coverage Due to Age

We will reduce the Principal Sum for You by the percentage indicated in the table below. This reduction will be effective on the January 1st following the date You attain the ages shown below.

Reductions also apply if:

- 1) You become covered under The Policy; or
 - 2) Your coverage increases;
- on or after the date You attain age 65.

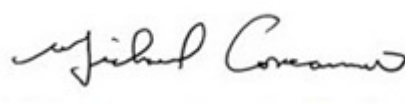
Percentage by which original amount of coverage will be reduced.	Your Age	Your % Reduction
	65	35%
	70	45%
	75	70%
	80	79%

The reduced amount of coverage will be rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. An appropriate adjustment in premium will be made.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company


Lisa Levin, Secretary


Michael Concannon, President

Accepted by.....Policyholder