



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
Hartford, Connecticut
Endorsement

Policyholder: J M SMITH CORPORATION, INC.

Group Policy No.: GLT/GL-675643

Effective Date: January 1, 2006

Anything in Your Booklet-certificate to the contrary withstanding, if You are an Active Full-time Sales and Non Sales Employee, as described below, enrolling November 1, 2005 through November 30, 2005, this endorsement forms a part of Your Booklet-certificate which describes the provisions of the group policy specified above. This endorsement does not apply, however, if You enroll within 31 days of the date You become eligible for Our plan.

With respect to All Active Full-time Sales and Non Sales Employees the first paragraph of the provision **When will Evidence of Good Health be required?**, shown in the Schedule of Insurance of the Life Insurance portion of Your Booklet-certificate, shall be amended to read as follows:

When will Evidence of Good Health be required?

Evidence of Good Health, satisfactory to Us, must be provided to and approved by Us when you request a benefit increase for any Supplemental Life Insurance coverage higher than the Guarantee Issue amount, as shown in the Schedule of Insurance before coverage is effective. For those employees not previously enrolled in the plan, Evidence of Good Health must be provided before coverage is effective.

Richard G. Costello, Secretary

Thomas M. Marra, President