



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

Simsbury, Connecticut
(A stock insurance company)

RIDER #2

Group Insurance Policy No.: 83096651

Holder: University of Arkansas

It is understood and agreed that the Certificate of Insurance for the above listed Policy is amended as follows:

The "Your Dependent Accidental Death and Dismemberment Benefits" appearing in the Schedule of Benefits for **Class 1** is deleted and replaced with the following:

YOUR DEPENDENT ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Employee and Family Insurance

Eligible Dependents

Amount of Dependent Principal Sum

Your lawful spouse 60% of Your original Principal Sum

Your unmarried Dependent Child who age 14 days through 19 years and who is dependent upon You for support and maintenance 20% of Your original Principal Sum

Child coverage may be extended for Your unmarried Dependent Child from age 19 up to age 25 if Your Child is:

- 1) attending an accredited school full-time; and
- 2) financially dependent upon You for support.

Benefit Reduction Due to Age: The Benefit for Your Spouse reduces to 65% at age 70; to 45% at age 75; to 30% at age 80; and to 15% at age 85.

Premium for Covered Person's age 70 or older will be based on the Principal Sum prior to the reductions above.

In all other respects the Policy will remain the same.

Payment of the Policy premium after the Holder's receipt of this Rider is deemed acceptance of this Rider, unless a written objection is received within 60 days after the Holder's receipt.

This Rider takes effect on January 1, 2008 at 12:01 A.M., Standard Time, at the address of the Holder. It is hereby attached to and forms a part of the Policy. It expires concurrently with the Policy, and is subject to all the definitions, conditions and provisions of the Policy not inconsistent with this Rider.

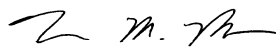
With respect to the individual Certificates of Insurance, this Rider will take effect on the date shown above for those individuals insured on that date, and will end concurrently with each Certificate. For those insured subsequent to the effective date of this Rider, this Rider will begin and end concurrently with each Certificate.

This Rider has been duly executed by the undersigned.

Hartford Life and Accident Insurance Company



Richard G. Costello, Secretary



Thomas M. Marra, President