



HARTFORD LIFE INSURANCE COMPANY

200 Hopmeadow Street
Simsbury, Connecticut 06089
(A stock Insurance company)

This rider is attached to a certificate given in connection with The Policy.

This rider becomes effective November 22, 2011.

The certificate is hereby amended in the following manner:

Disability Extension: *Does coverage continue if I become Disabled?*

If You become Disabled under a Group Long Term Disability Plan, You may qualify for Disability Extension. If You qualify, You may continue Your Life and Accidental Death and Dismemberment coverages while You are Disabled if the required premium payments are made.

The amount of continued coverage:

- 1) will be the amount in force on the date You cease to be an Active Employee;
- 2) will be subject to any reductions provided by The Policy; and
- 3) will not increase.

Eligible Coverages: *What coverages are eligible under this provision?*

This provision applies only to:

- 1) Your Basic Life Insurance;
- 2) Your Supplemental Life Insurance;
- 3) Your Basic Accidental Death and Dismemberment coverage; and
- 4) Your Supplemental Accidental Death and Dismemberment coverage.

Conditions for Qualification: *How do I qualify?*

To qualify, You must:

- 1) be covered under The Policy; and
- 2) satisfy Our requirements for Proof of Loss.

If You were covered under a Disability Extension under the Prior Policy, Your coverage will be in force under The Policy.

Disability Extension Duration: *How long does Disability Extension last?*

Disability Extension continues while You remain Disabled until the earliest of the date:

- 1) the required premium for coverage is due but not paid; or
- 2) The Policy terminates.

However, Your coverage continues past the date The Policy terminates unless Your Employer confirms to Us that You have been provided coverage under another group plan with benefits that:

- 1) are not reduced, diminished or are more costly to You; and
- 2) provide continued life insurance coverage for Disability for the same duration or longer as under The Policy.

If Your Employer does not provide confirmation as described above, then for Your coverage to continue, premium must continue to be paid to Us in the same amount and payment schedule as under The Policy. Your coverage continues until the earlier of the date:

- 1) You are no longer Disabled; or
- 2) the required premium for coverage is due but not paid.

What happens when Your Disability ends?

If Your Disability ends while The Policy is in force and You return to work in an Eligible Class as an Active Employee, then You will be covered under The Policy, subject to its terms and conditions.

If Your Disability ends and You do not return to work in an Eligible Class, coverage ends.

If Your Disability ends and Your coverage had continued past the date The Policy terminated, Your coverage will end under The Policy.

When may I exercise the Conversion Right?

You may exercise the Conversion Right:

- 1) within the time frame stated in that provision when Your coverage provided pursuant to this Disability Extension provision ends for any reason; and
- 2) at any time while Your coverage is in force pursuant to this Disability Extension provision.

The Amount of Life Insurance that may be converted is subject to the terms and conditions of the Conversion Right.

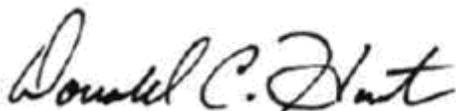
What does Disabled mean in this provision?

Disabled or Disability means You meet the definition of Disabled under a Group Disability Insurance Policy, issued by Us to Your Employer.

In addition, You will be considered Disabled if You have been diagnosed with a life expectancy of 6 months or less.

In all other respects the certificate remains the same.

Signed for Hartford Life Insurance Company



Donald C. Hunt, Secretary



David N. Levenson, President