AMENDATORY RIDER

This Rider forms a part of all certificates given in connection with Policy Number 677555, issued to THE RECTOR AND VISITORS OF THE UNIVERSITY OF VIRGINIA.

This Rider becomes effective January 1, 2009.

All certificates are hereby amended in the following manner:

With respect to All Full-time Active Employees who are salaried flexible staffing contract employees working at least 20 hours per week and All Full-time Active Employees who are salaried employees working at least 40 hours per week, excluding resident house staff physicians, the following Essential Duty provision shall be included in the Definitions section of the Long Term Disability portion of Your certificate:

Essential Duty means a duty that:
1) is substantial, not incidental;
2) is fundamental or inherent to the occupation; and
3) cannot be reasonably omitted or changed.

In all other respects, the certificates remain the same.

Signed for [X] Hartford Life and Accident Insurance Company.
[ ] Hartford Life Insurance Company

Richard G. Costello, Secretary
John C. Walters, President