



AMENDATORY RIDER

This Rider forms a part of all certificates given in connection with Policy Number 395223, issued to CITY OF MIAMI BEACH.

This Rider becomes effective January 1, 2010.

All certificates are hereby amended in the following manner:

With respect to All Full-time Active Unclassified Employees, the **Eligibility Waiting Period for Coverage** provision shown in the **Schedule of Insurance** section of the **Life Insurance** portion of Your certificate is amended to read as follows:

Eligibility Waiting Period for Coverage:

None

In all other respects, the certificates remain the same.

Signed for Hartford Life and Accident Insurance Company.

Richard G. Costello, *Secretary*

John C. Walters, *President*