



Hartford Platinum.

Policy terms and conditions.

ENDORSEMENT PROVISIONS

In accordance with section 5.8 of your Platinum Plan, this Endorsement confirms the changes to certain terms as a result of changes to regulation (the Retail Distribution Review). The Retail Distribution Review restricts The Hartford from paying commission to Independent Financial Advisers for advice provided from 1 January 2013.

This document must be read in conjunction with the Terms and Conditions issued at commencement of your Plan and any other Endorsements issued by The Hartford.

This Endorsement comes into effect from 1 January 2013.

Section 1.6 Deduction for Drawdown Commission

Both paragraphs of Section 1.6 are deleted and replaced by the following:

Drawdown commission was commission paid to your Financial Adviser upon your request for advising on your retirement income options at the point when funds were first used to provide retirement benefits prior to 1 January 2013.

17 October 2012