



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
200 Hopmeadow Street
Simsbury, Connecticut 06089
(A stock insurance company)

In accordance with Virginia law, the following applies to all certificates of Life Insurance:

**BENEFICIARY DESIGNATIONS MAY NOT APPLY
IN THE EVENT OF ANNULMENT OR DIVORCE**

Under Virginia law (Virginia Code s 20-111.1), a revocable beneficiary designation in a policy owned by one spouse that names the other spouse as beneficiary becomes void upon the entry of a decree of annulment or divorce, and the death benefit prevented from passing to a former spouse will be paid as if the former spouse had predeceased the decedent. In the event of annulment or divorce proceedings, and if it is the intent of the parties that the beneficiary designation of the former spouse is to continue, you are advised to make certain that one of the following courses of action is taken prior to the entry of a decree of annulment or divorce:

- 1) change the beneficiary designation to make it irrevocable;
- 2) change the ownership of the policy or contract;
- 3) execute a separate written agreement stating the intention of both parties that the beneficiary designation is to remain in effect beyond the date of entry of the decree of annulment or divorce; or
- 4) make certain that the decree of annulment or divorce contains a provision stating that the beneficiary designation is not to be revoked pursuant to s 20-111.1.