A. 15 YEAR RULE NOTIFICATION

I am eligible for the special higher "15 year rule" deferral limit set forth at Internal Revenue Code section 402(g)(8). Under this rule, I am a "qualified employee" as I have at least 15 years of service with my employer, a "qualified organization." Under this rule, my deferral limit will be:

For Calendar Year __________ my special 402(g)(8) deferral limit is: $______________.

Employee Signature ___________________________ Date ______________

B. EMPLOYER SIGNATURE

We the undersigned understand and agree that the Participant is a "qualified employee" and that the Employer is a "qualified organization" as these terms are defined under Internal Revenue Code section 402(g)(8) and that deferrals made to this or any other plan funding arrangement for the calendar year set forth above will not be in excess of the limit determined under that section.

Employer Signature ___________________________ Date ______________

Please see IRS Publication 571 for more information regarding the 15 year rule.

Instructions:
1. Submit the completed Notification to The Hartford at the address above.
2. Provide a copy to your Employer and complete a salary deferral agreement.
3. Make a copy for your records.