

OFFER SENIORS COVERAGE WORTH HAVING FOR THEIR GOLDEN YEARS.

OUR CUSTOMERS HAVE COUNTED ON US SINCE 1810

The Hartford has been recognized by the Ethisphere Institute as a 2020 World's Most Ethical Company® for the twelfth time.¹



This recognition is another reason why The Hartford has been trusted for over 200 years.



Official Employee Benefits Sponsor of Major League Baseball^{®2}

OVERVIEW

As a market leader in life insurance, The Hartford offers a flexible Senior Term Life Plan to meet the needs of our senior customers. Our economical group rates and flexible benefit options make this plan an excellent way for association members to supplement the coverage they already have, or to purchase affordable life insurance if they are not currently covered.

The Hartford's Senior Term Life Insurance plans can provide a source of cash to help pay off outstanding loan balances, increase a surviving spouse's financial support, or offset illness and funeral expenses.

PRODUCT SPECIFICATIONS

Eligibility Age	50 to 74
Termination Age	90
Death Benefit	Up to \$25,000*
Benefit Limitation	During the first two years, only loss of life due to accident is covered. After two years, loss of life from both accident and sickness is covered. ³
Benefit Reductions	Benefits reduce to \$5,000 at age 80 (other reduction options available)
Rate Basis	Attained age rates in 5-year age bands
Underwriting Basis	Guaranteed Issue - Evidence of Insurability is not required
Spouse Coverage	Available

See Available Options listed on the reverse side

ACCELERATED DEATH BENEFIT

This optional plan feature allows the insured to access a defined portion of their death benefit (after coverage has been in force for two years) in the event they are diagnosed with a terminal illness with a life expectancy of 12 months or less.

SIMPLIFIED ISSUE SENIOR TERM LIFE: PRODUCT SPECIFICATIONS

Eligibility Age	50 to 74
Termination Age	90
Death Benefit	Up to \$25,000*
Benefit Limitation	None
Benefit Reductions	Benefits reduce to \$5,000 at age 80 (other reduction options available)
Rate Basis	Attained age rates in 5-year age bands
Underwriting Basis	Simplified Issue - Evidence of Insurability is required
Spouse Coverage	Available

PLANNING AHEAD

Life insurance is part of the foundation of responsible financial planning. In fact, 50 million U.S. households say that they need more life insurance. And yet, many individuals may not have the proper plan in place to help protect their families and finances.⁴

The Hartford's Senior Term Life Insurance plans can help provide important protection against the financial impact of an unexpected death.

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

* Maximum benefit amount depends on individual case characteristics.

¹ Ethisphere Institute 2008-2012, 2014-2020.

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³ Loss of life due to suicide is not covered for the first two years.

⁴ LIMRA 2018 Life Insurance Awareness Month Facts.

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