

GROUP BENEFITS



Group Term Life Insurance

THEY MEAN SO MUCH TO YOU. HELP PROTECT THEM.

Your decisions today could mean a lot to your loved ones.

Life insurance products can help secure your loved ones' future if you no longer can. Day in, day out, you work hard to provide for your loved ones. But who will care for them if something happens to you?

At The Hartford, we design our life insurance products to help secure your loved ones' future if you no longer can. And, though you'd like to think that nothing can happen to you, the unexpected is all too commonplace. For example, more than 118,043 deaths in the United States per year are caused by accidents.¹

That's why it's important to learn about life insurance and understand the options available to you. By doing so, you can help provide financial protection to your family and gain peace of mind knowing that they'll be at a financial advantage to face the uncertainty of the future.

Learn about life insurance and understand the options available to you.

Plan today to help secure their financial future.

Life insurance can be an integral part of your financial planning. In the event of your death, it can provide financial resources for your family. If you should pass away, it can help pay for many expenses like:

- Uninsured medical expenses.
- Funeral costs.
- Estate taxes.
- Child care.

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- Monthly bills, such as the mortgage or rent, car payments, credit cards, and utilities.
- College tuition.
- Saving for retirement.

Your spouse may need additional resources to finance a move or find a job.² In fact, the average value of lifetime earnings lost by persons who die prematurely is:

- More than \$1,370,198 if death occurs between the ages of 25 to 44.³
- More than \$634,991 if death occurs between the ages of 45 to 64.³

That's why it's so important to have adequate life insurance coverage to help replace your lost income and maintain your dependents' current lifestyle when you die.

The right amount of coverage for you.

Purchasing insurance is a personal choice. There are many things to consider.

- A dual-income family with young children might need more insurance to maintain their lifestyle than a couple nearing retirement age without any dependent children.
- The family breadwinner might consider spousal coverage to help provide for child care costs and household services.
- Couples close to retirement might purchase life insurance to help ensure that the surviving spouse can retire as planned.

So, the amount of insurance you need will depend on your current financial and family situations. Since your family's needs change over time, it's a good idea to review your financial situation and insurance coverage periodically. If there's a big change in your life, like buying a house or having another child, you should re-evaluate your needs soon after.

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More security simply and affordably.

The voluntary or supplemental group term life insurance available through your employer is a smart, affordable way to purchase the extra protection that you and your family may need. Since your employer sponsors these plans, they're available to you at affordable group rates. And since the premiums are generally lower than other types of life insurance, you can afford to purchase higher amounts of coverage.

Choose the coverage amount that fits your needs and budget.

Our flexible plan designs allow you to:

- Choose the coverage amount that fits your needs and budget.
- Pay premiums through the convenience of payroll deduction.
- Elect coverage up to a specified amount without medical underwriting.⁴
- Continue coverage when your employment ends.

The plans may also include several special options like our "living benefit option" which allows terminally ill employees or dependents to accelerate (or use) as much as 80 percent of their life insurance benefits, up to \$500,000.⁵ This can help ease some of the financial and emotional burdens at a time when they may need it most.

Begin with a plan.

To enroll in one of The Hartford's Life insurance plans, read the literature your employer provides. It includes specifics on your company's plan, and directions on how to obtain coverage. Life insurance is a great investment in your peace of mind, and your family's future. It helps to offer financial security even after a sudden death. Making it a very easy decision. Then you can help keep some very important promises.

Need more facts?

Just visit our Web site at thehartford.com/groupbenefits. It's where smart benefit decisions begin.

Underwriting Companies:

Hartford Life Insurance Company
Hartford Life and Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06070

Mailing address:
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¹ The National Center for Health Statistics. National Vital Statistics Reports. Available: http://www.cdc.gov/nchs/data/nvsr/nvsr60/nvsr60_04.pdf. January 11, 2012.

² Includes domestic partner in states where applicable.

³ Statistical Abstract of the United States. Deaths - Life Years Lost and Mortality Costs by Age, Sex, and Cause. Available: <http://www.census.gov/compendia/statab/2012/tables/12s0130.pdf>. (2012).

⁴ Assumes you enroll when first eligible to do so. Late enrollments and higher amounts of coverage require medical underwriting.

⁵ Receipt of accelerated benefits may be taxable. Seek assistance from your personal tax advisor for more information.

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