

USE THIS WORKSHEET TO HELP ESTIMATE HOW MUCH LIFE INSURANCE YOUR CLIENT NEEDS TO PROTECT THEIR INCOME.

1. How much annual income would your family need to maintain the same standard of living?
2. How much would you have available to replace this income? (Add up all income-producing assets, including savings and checking accounts, mutual funds, stocks and business holdings.)
3. Assume a rate of return you believe to be fair, typically between 5% and 8%, depending on your investment vehicle.
4. How much of your annual income would be replaced by your income-producing assets?
5. What is the annual shortfall?
6. How much life insurance is needed to replace your income?
7. What is the total payout of any existing life insurance policies?
8. What is your current life insurance need?

EXAMPLE	
1. \$	\$100,000 (Annual income)
2. \$	\$250,000 (Available assets)
3.	5% (Rate of return)
4. \$	\$12,500 (Line 2 x Line 3)
5. \$	\$87,500 (Line 1 - Line 4)
6. \$	\$1,750,000 (Line 5 / Line 3)
7. \$	\$0 (Existing policy payout)
8. \$	\$1,750,000 (Line 6 - Line 7)

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“The Hartford” is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing companies of Hartford Life Insurance Company (HLI) (New York) and Hartford Life and Annuity Insurance Company (HLA) (outside New York), Simsbury, CT. The mailing address for both issuers is P.O. Box 2999, Hartford, CT 06104-2999.

Hartford Bicentennial Term 10, 15, 20, 30 - HLI policy form #HL-19209(06)(NY). HLA policy form #LA-1276(06) and may include state abbreviations. Features may vary by state.

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BROKER GUIDE

Hartford Bicentennial Term 10, 15, 20, 30

INSURANCE PRODUCTS:
NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NOT A DEPOSIT OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE | FDIC | BANK

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Financial Underwriting Requirements

Up through \$5,000,000

- The application is sufficient. Third party financial verification is not required when an Inspection Report (IR) is required.
- Business applications should include the Business Insurance Supplement.

\$5,000,001 - \$20,000,000

- Applications with a business beneficiary require third party financial verification.
- Applications with a personal beneficiary: The Hartford Inspection Report (IR) is Certified Public Accountant (CPA) verification and 1040's are received within the IR.
 - If CPA verification or 1040's are not received in the Hartford IR, then third party financial are required.
 - If non-Hartford IR is received, third party financial verification is required.

>\$20,000,000

All beneficiaries: third party financial are required.

Note: Applicants should be prepared to submit additional financial data if requested by the underwriter at all amounts.

Guarantees are based on the claims-paying ability of the issuing company.

CALL (800) 800-2738 FOR KNOWLEDGEABLE, COURTEOUS ASSISTANCE.

* 2011 results. Past results are not a guarantee of future approval classification percentages.

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BODY MASS INDEX (BMI) CHARTS

Body Mass Index (BMI) measures the relationship between height and weight. Chart applies to both male and female.

Height	Preferred Best (BMI 19-27)		Preferred Plus (BMI 18-29)		Preferred (BMI 17-30)	
	Weight	Weight	Weight	Weight	Weight	Weight
Ft In	Low	High	Low	High	Low	High
5 0	97	138	92	149	87	154
5 1	101	143	95	153	90	159
5 2	104	148	98	159	93	164
5 3	107	152	102	164	96	169
5 4	111	157	105	169	99	175
5 5	114	162	108	174	102	180
5 6	118	167	112	180	105	186
5 7	121	172	115	185	109	192
5 8	125	178	118	191	112	197
5 9	129	183	122	196	115	203
5 10	132	188	125	202	118	209
5 11	136	194	129	208	122	215
6 0	140	199	133	214	125	221
6 1	144	205	136	220	129	227
6 2	148	210	140	226	132	234
6 3	152	216	144	232	136	240
6 4	156	222	148	238	140	246
6 5	160	228	152	245	143	253
6 6	164	234	156	251	147	260
6 7	169	240	160	257	151	266

PRODUCT SPECIFICATIONS

OPTIONAL RIDERS

The following riders are available at an additional cost:

- Waiver of Premium Rider
 - Waives premium requirements should the insured become totally disabled
 - Available at issue, for ages 18-55, subject to state approvals
- Child Insurance Rider
 - Provides coverage for each of the insured's children, ages 16 days to 14 years
 - Each child's benefit expires upon the child turning age 25
 - Subject to certain restrictions

POLICY CONVERSION

- A policy can be converted to select Hartford permanent life insurance products without a new medical exam.
- Conversion can occur until the first of the following occurrences:
 - The guaranteed level premium duration expires
 - **The first 20 years of coverage**
 - The insured reaches age 70
- Conversion is subject to policy guidelines and restrictions.
- Currently a credit up to the last 12 months of paid premium may be applied to the **permanent policy's first-year premium when converted within the first five years.** The credit is subject to change.

SUBSTANDARD RATES

- Sub-standard table ratings are available.
- A flat-extra amount for avocations and aviation can be applied to preferred and standard risk classes.
- Table ratings and permanent flat-extras will be applied to age 95.

PREMIUM PAYMENT MODES

Four premium-payment modes are available:

- Annual
- Semi-Annual
- Quarterly
- Monthly (EFT)

UNDERWRITING CLASSES

- Non-Nicotine: **Preferred Best, Preferred Plus, Preferred, Standard**
- Nicotine: Preferred, Standard

PREMIUM GUARANTEE PERIODS

Guaranteed level premiums are available for 10, 15, 20 or 30 years.

ISSUE AGES FOR FACE AMOUNTS

Minimum policy face amount is \$100,000.

- **\$100,000-\$249,999**
 - Hartford Bicentennial Term 10 and 15: 18-65
 - Hartford Bicentennial Term 20: 18-60
 - Hartford Bicentennial Term 30: 18-50; Nicotine users: 18-45 (NY: 18-42)
- **\$250,000 and higher**
 - Hartford Bicentennial Term 10: 18-70
 - Hartford Bicentennial Term 15: 18-70 (WA: 18-65)
 - Hartford Bicentennial Term 20: 18-65; Nicotine users: 18-63; (WA: 18-60 Nicotine, Non-Nicotine)
 - Hartford Bicentennial Term 30: 18-50; Nicotine users: 18-45; (NY: 18-42 Nicotine, Non-Nicotine)
- Available issue ages may vary by state and risk classification.
- After the guarantee period, policies are annually renewable to age 95 at increasing rates.

TEMPORARY INSURANCE AGREEMENT (TIA) OPTION

- Offers temporary coverage for primary insured during underwriting.
- Coverage is in effect from time of completion of the Request for Term Insurance (RTI) form and Temporary Insurance Agreement (TIA) form until policy is issued, provided conditions of the TIA have been met, or the TIA is terminated.
- The amount of coverage provided by the TIA is the lesser of:
 - The death benefit amount indicated on the RTI form, or
 - \$1,000,000

REQUIREMENTS FOR TEMPORARY INSURANCE AGREEMENT (ALL MUST BE MET):

- RTI must be completed as of the same date that TIA form is signed
- Insured answers two health questions on TIA form "No"
- Company receives first full modal premium for the mode selected on the RTI form
- Full modal premium payment is collected with the RTI form and the TIA form



Underwriting Classifications

To qualify, a client must meet the following:



	Preferred Best Non-Nicotine		Preferred Plus Non-Nicotine		Preferred Non-Nicotine		Preferred Nicotine	Standard Non-Nicotine	Standard Nicotine
Nicotine Use	No use within the last 5 years (60 months)		No use within the last 3 years (36 months)		No use within the last year (12 months)		Uses nicotine	No use within the last year (12 months)	Uses nicotine
Blood Pressure	Age <50 130/80 maximum (untreated)	Age 50+ 135/85 maximum (untreated)	Age <50 135/85 maximum (treated or untreated)*	Age 50+ 145/90 maximum (treated or untreated)*	Age <50 140/90 maximum (treated or untreated)*	Age 50+ 150/90 maximum (treated or untreated)*	Your client may qualify for Preferred Nicotine if they otherwise meet preferred criteria and have used nicotine within the last 12 months.	Your client may qualify for Standard Non-Nicotine if they have no adverse medical health history and do not qualify for the Preferred Non-Nicotine underwriting class.	Your client may qualify for Standard Nicotine if they have no adverse medical history and do not qualify for the Preferred Nicotine underwriting class.
Cholesterol	Age <50 210 maximum (untreated)	Age 50+ 220 maximum (untreated)	Age <50 230 maximum (treated or untreated)*	Age 50+ 245 maximum (treated or untreated)*	Age <50 250 maximum (treated or untreated)*	Age 50+ 270 maximum (treated or untreated)*			
Cholesterol/HDL Ratio	Age <50 4.5 maximum (untreated)	Age 50+ 5.0 maximum (untreated)	Age <50 5.5 maximum (treated or untreated)*	Age 50+ 6.0 maximum (treated or untreated)*	Age <50 6.5 maximum (treated or untreated)*	Age 50+ 7.0 maximum (treated or untreated)*			
Body Mass Index (BMI)	19 minimum, 27 maximum. If weight changed, must be maintained for > two years.		18 minimum, 29 maximum. If weight changed, must be maintained for > one year.		17 minimum, 30 maximum, if weight change, must be maintained > one year.				
Personal Medical History	No history of cancer, diabetes, cardiovascular disease, or substance abuse. No current rateable medical impairment.		No history of cancer, diabetes, cardiovascular disease, or substance abuse (within the last 10 years). No current rateable medical impairment.						
Family History	No cardiovascular or cancer deaths in parents or siblings prior to age 60.								
Driving Record	No DUI, suspended license, or reckless driving in the previous five years. No more than two moving violations in the previous three years.		No DUI, suspended license, or reckless driving in the previous five years. No more than two moving violations in the previous two years.						
Hazardous Activities	No private aviation. No rateable hazardous avocations. (scuba diving on vacation to no more than 50 feet is allowed.)				Private aviation (rateable or non-rateable) and rateable hazardous activities are acceptable for preferred.				
Foreign Travel or Residence	No residence or extensive travel outside United States, except as permitted by various state laws. (In certain states, coverage cannot be denied based on past foreign travel.)								
Substandard Extras	Not available				Flat extra per thousand ratings are available for aviation and hazardous activities only.			Used for substandard calculations.	

* For Preferred Plus and Preferred, treated cholesterol and treated blood pressure should have maintained control for at least one year.
Note: All applications are subject to the underwriter's discretion and approval.

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