

PREFERRED PLUS AND PREFERRED Underwriting Criteria for Permanent Products



The following products offer Preferred Plus and Preferred underwriting:

Hartford Extra Ordinary Whole Life
 Hartford Leaders VUL Liberty
 Hartford Leaders VUL Legacy
 Hartford Leaders VUL Joint Legacy

Hartford Quantum II Variable Universal Life
 Hartford Bicentennial UL Freedom
 Hartford Bicentennial UL Joint Freedom II
 Hartford Bicentennial UL Founders

	PREFERRED PLUS	PREFERRED
Nicotine Use	No nicotine use within 5 years ¹	No nicotine use within 1 year ²
Blood Pressure	<i>Max BP through age 70:</i> 135/85, untreated <i>Max BP ages 71+:</i> 145/90, treated or untreated	<i>Max BP through age 70:</i> 145/90, treated or untreated <i>Max BP ages 71+:</i> 150/90, treated or untreated
Cholesterol	<i>Max through age 70:</i> 220, untreated <i>Ages 71+:</i> 160-250, treated or untreated	<i>Max through age 70:</i> 240, treated or untreated <i>Ages 71+:</i> 160-300, treated or untreated
Chol./HDL Ratio	<i>Max through age 70:</i> 5.0, untreated <i>Max ages 71+:</i> 5.0, treated or untreated	<i>Max all ages:</i> 6.5, treated/untreated
Height/Weight	See chart on page 2.	See chart on page 2.
Family History	<i>Through age 70:</i> No death due to heart disease in parent or sibling age 60 or younger. <i>Ages 71+:</i> Not Applicable	<i>Through age 70:</i> No more than 1 death due to heart disease in parent or sibling age 60 or younger. <i>Ages 71+:</i> Not Applicable
Personal History	No personal history of cancer (except minor skin cancer), diabetes, cardiovascular disease or ratable health impairment. No alcohol/drug abuse within 10 years.	No personal history of cancer (except minor skin cancer), diabetes, cardiovascular disease or ratable health impairment. No alcohol/drug abuse within 10 years.
Albumin	<i>Through age 70:</i> Within normal limits <i>Ages 71+:</i> Not less than 4.2 mg/dl	<i>Through age 70:</i> Within normal limits <i>Ages 71+:</i> Not less than 3.7 mg/dl
Driving Record	Favorable driving record; No more than 1 moving violation in the past 3 years, no DUI within 5 years	Favorable driving record; No more than 2 moving violations in the past 3 years, no DUI within 5 years
Aviation/Avocation	No ratable avocations or aviation unless flat extra is applied to cover risk, or Aviation Exclusion Rider is applied.	No ratable avocations or aviation unless flat extra is applied to cover risk, or Aviation Exclusion Rider is applied.
Travel/ Residence	Individual Consideration	Individual Consideration

¹ There is no nicotine rate for Preferred Plus.

² Preferred Nicotine meets all criteria for Preferred except may use nicotine products.



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Height/Weight Charts

PREFERRED PLUS

Height	Age 70 & Younger		Age 71 & OLDER	
	Male Weight Range	Female Weight Range	Male Weight Range	Female Weight Range
5'0"	110-148	94-141	115-158	99-151
5'1"	113-153	97-146	118-163	102-156
5'2"	117-159	101-150	122-169	106-160
5'3"	122-164	104-154	127-174	109-164
5'4"	125-169	107-158	130-179	114-168
5'5"	128-174	110-163	133-184	117-173
5'6"	133-179	114-167	138-189	121-177
5'7"	136-184	117-171	141-194	125-181
5'8"	140-190	120-176	145-200	130-186
5'9"	145-196	124-181	150-206	133-191
5'10"	148-200	127-185	153-210	137-195
5'11"	152-206	131-191	157-216	140-201
6'0"	156-212	134-196	161-222	142-206
6'1"	162-219	139-201	167-229	145-211
6'2"	166-224	142-206	171-234	148-216
6'3"	171-231	147-213	176-241	155-223
6'4"	175-237	150-218	180-247	157-228
6'5"	179-243	154-223	184-253	162-233
6'6"	184-250	158-229	189-255	167-239
6'7"	190-256	163-234	195-261	175-244

PREFERRED

Height	Age 70 & Younger		Age 71 & OLDER	
	Male Weight Range	Female Weight Range	Male Weight Range	Female Weight Range
5'0"	103-155	84-155	108-167	95-167
5'1"	106-160	86-160	112-170	100-170
5'2"	110-166	90-166	115-175	102-175
5'3"	114-172	93-172	118-180	105-180
5'4"	118-176	96-176	122-185	110-185
5'5"	121-181	98-181	125-190	113-190
5'6"	125-187	101-187	130-195	116-195
5'7"	128-192	104-192	134-200	120-200
5'8"	132-198	107-198	138-210	125-210
5'9"	136-204	111-204	142-215	130-215
5'10"	139-209	113-209	146-220	134-220
5'11"	143-215	116-215	150-230	137-230
6'0"	147-221	120-221	155-235	140-235
6'1"	152-228	124-228	160-240	142-240
6'2"	156-234	127-234	163-250	145-250
6'3"	161-241	131-241	168-255	150-255
6'4"	165-247	134-247	175-260	155-260
6'5"	169-253	137-253	178-270	160-270
6'6"	174-260	141-260	184-275	165-275
6'7"	178-268	145-268	187-285	170-285

Sale of a variable universal life insurance product requires the use of the appropriate and current product prospectus and underlying fund prospectuses, which can be obtained through your regular supply channel or by logging on to www.hartfordinvestor.com. The prospectuses contain detailed information including investment objectives, risks, and charges and expenses of the variable universal life insurance policy and its underlying funds. Please have your clients read the prospectuses carefully before they invest or send money.

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Variable life insurance products discussed in this material are distributed by **Hartford Equity Sales Company, Inc.** (HESCO), a broker/dealer affiliate of The Hartford.

Hartford ExtraOrdinary Whole Life is a non-participating whole life insurance policy. HLI policy form # HL-19250(07)(NY). HLA policy form # LA-1310(07) and may include state abbreviations. Features may vary by state.

Hartford Leaders VUL Liberty is a flexible premium variable universal life insurance policy. HLI policy form # HL-15898(03)(NY). HLA policy form # LA-1240(03) and may include state abbreviations. Features may vary by state.

Hartford Leaders VUL Legacy is a flexible premium variable universal life insurance policy. HLI policy form # HL-15894(03)(NY). HLA policy form # LA-1238(03) and may include state abbreviations. Features may vary by state.

Hartford Leaders VUL Joint Legacy is a last survivor flexible premium variable universal life insurance policy. HLI policy form # HL-19217(06)(NY). HLA policy form # LA-1287(06) and may include state abbreviations. Features may vary by state.

Hartford Quantum II Variable Universal Life is a flexible premium variable universal life insurance policy. HLI policy form # HL-15935(05)(NY). HLA policy form # LA-1271(05) and may include state abbreviations. Features may vary by state.

Hartford Bicentennial UL Founders is a flexible premium universal life insurance policy. HLI policy form # HL-19263(08)(NY). HLA policy form # LA-1308(08) and may include state abbreviations. Features may vary by state.

Hartford Bicentennial UL Freedom is a flexible premium universal life insurance policy. HLI policy form # HL-15908(04)(NY). HLA policy form # LA-1252(04) and may include state abbreviations. Features may vary by state.

Hartford Bicentennial UL Joint Freedom II is a last survivor flexible premium universal life insurance policy. HLI policy form # HL-15925(05)(NY). HLA policy form # LA-1264(05) and may include state abbreviations. Features may vary by state.

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