

Hartford Term 10, 15, 20, 30

*Product Details, Underwriting Classifications,
Sample Rates and Height/Weight Charts*

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



FOR PRODUCER USE ONLY – NOT FOR USE WITH THE PUBLIC



PRODUCT DETAILS

Premium Guarantee Period

Hartford Term features level premium guarantee periods of 10, 15, 20 and 30 years.

Issue Ages:

\$100,000-\$249,999: Hartford Term 10 - 18-65
Hartford Term 15 - 18-65
Hartford Term 20 - 18-60
Hartford Term 30 - 18-50,
18-45 (nicotine)

\$250,000 and higher: Hartford Term 10 - 18-70
Hartford Term 15 - 18-70 (In NY and WA: 18-65)
Hartford Term 20 - 18-65, (In NY and WA: 18-60)
18-63 (nicotine)
Hartford Term 30 - 18-50,
18-45 (nicotine)

Premium Payment Modes

Four premium payment modes are available: Annual, Semi-annual, Quarterly and Monthly (EFT). See the rate chart for payment modal factors.

Minimum Policy Face Amount: \$100,000

Policy Fee (*non-commissionable*):

Face Amounts \$100,000-\$249,999: \$85
Face Amounts \$250,000-\$999,999: \$70
Face Amounts \$1,000,000 and higher: \$70

Six Underwriting Classes:

Non-Nicotine	Nicotine
Preferred Best	Preferred
Preferred Plus	Standard
Preferred	
Standard	

Conversion:

Policy can be converted without a medical exam to select Hartford permanent life insurance policies anytime during the lesser of the guaranteed level premium duration of the product or the first 20 years of coverage, up to the insured's attained age 70, subject to guidelines and restrictions. Currently for policies converted in the first 5 years, a conversion credit up to the last 12 months of paid premium will be applied to the permanent policy's first year premium.

Substandard Rates:

Table ratings are available only on Standard Risks: Standard Non-nicotine and Standard Nicotine. Flat extras for avocations and aviation can be applied to preferred risk classes. Table ratings and permanent flat extras will be applied to age 95 (age 80 for NY).

SAMPLE ANNUAL RATES FOR HARTFORD TERM 10, 15, 20, 30

Hartford Term (10 Years)

With Guaranteed Premium Duration of 10 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$310	\$400	\$540	\$690
35	\$310	\$400	\$560	\$720
45	\$630	\$830	\$1,180	\$1,520
55	\$1,690	\$2,060	\$2,880	\$3,560
Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$260	\$350	\$460	\$580
35	\$270	\$350	\$480	\$590
45	\$540	\$730	\$930	\$1,190
55	\$1,210	\$1,520	\$1,920	\$2,300

Hartford Term (20 Years)

With Guaranteed Premium Duration of 20 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$450	\$590	\$790	\$910
35	\$490	\$640	\$850	\$1,060
45	\$1,220	\$1,440	\$2,050	\$2,370
55	\$2,960	\$3,490	\$4,710	\$6,000
Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$370	\$480	\$660	\$720
35	\$400	\$560	\$730	\$900
45	\$900	\$1,110	\$1,460	\$1,770
55	\$2,130	\$2,450	\$3,100	\$3,990

Hartford Term (15 Years)

With Guaranteed Premium Duration of 15 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$380	\$480	\$650	\$830
35	\$430	\$550	\$650	\$890
45	\$940	\$1,170	\$1,560	\$2,050
55	\$2,350	\$2,970	\$3,640	\$4,850
Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$320	\$420	\$560	\$660
35	\$320	\$430	\$570	\$750
45	\$710	\$940	\$1,170	\$1,570
55	\$1,380	\$1,890	\$2,520	\$3,200

Hartford Term (30 Years)

With Guaranteed Premium Duration of 30 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$700	\$930	\$1,280	\$1,470
35	\$830	\$990	\$1,500	\$1,730
45	\$1,930	\$2,510	\$3,520	\$4,040
Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$540	\$740	\$960	\$1,060
35	\$680	\$830	\$1,160	\$1,360
45	\$1,510	\$1,800	\$2,280	\$2,850

Modal Factors: Annual, 1.00; Semi-Annual, .51; Quarterly, .26; Monthly (EFT), .09

FOR PRODUCER USE ONLY – NOT FOR USE WITH THE PUBLIC

UNDERWRITING CLASSIFICATIONS

To qualify, a client must meet the following:

	Preferred Best Non-Nicotine		Preferred Plus Non-Nicotine	
Nicotine Use	No use within the last 5 years (60 months)		No use within the last 3 years (36 months)	
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)*
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)*
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)*
Body Mass Index (BMI)	20 minimum, 27 maximum, if weight change, must be maintained >2 years (see height/weight chart)		20 minimum, 29 maximum, if weight change, must be maintained >1 years (see height/weight chart)	
Personal Medical History	No history of cancer, diabetes, cardiovascular disease, or substance abuse. No current rateable medical impairment.		No history of cancer, diabetes, or substance abuse. No current rateable medical impairment.	
Family History	No cardiovascular or cancer deaths in parents or siblings			
Driving Record	No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 3 years.		No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 3 years.	
Hazardous Activities	No private aviation. No rateable hazardous avocations. (scuba diving on vacation to no more than 50 feet is allowed)			
Foreign Travel or Residence	No residence or extensive travel outside United States. (In certain states, coverage may be available for temporary residence outside the United States.)			
Substandard Extras	Not available			

* For Preferred Plus and Preferred, treated cholesterol and treated blood pressure should have maintained control for 6 months prior to application.
 Note: All applications are subject to the underwriter's discretion and approval.

Preferred Non-Nicotine		Preferred Nicotine	Standard Non-Nicotine	Standard Nicotine
No use within the last year (12 months)		Uses nicotine	No use within the last year (12 months)	Uses nicotine
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 qualify for the preferred criteria and use nicotine	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.
Age <50 250 maximum (treated or untreated)*	Age 50+ 270 maximum (treated or (untreated)*			
Age <50 6.5 maximum (treated or untreated)*	Age 50+ 7.0 maximum (treated or (untreated)*			
20 minimum, 30 maximum, if weight change, must be maintained >1 years (see height/weight chart)				
diabetes, cardiovascular disease, or substance abuse. non-rateable medical impairment.				
for siblings prior to age 60.				
reckless driving, or reckless driving in the previous 5 years. moving violations in the previous 3 years.				
Private aviation (rateable or non-rateable) and rateable hazardous activities are acceptable for preferred.				
coverage cannot be denied based on past foreign travel.)				
Flat extra per thousand ratings are available for aviation and hazardous activities only			Used for substandard calculations	

or at least 1 year

BODY MASS INDEX (BMI) CHARTS

Body Mass Index (BMI) measures the relationship between height and weight.

(Chart applies to both male and female.)

PREFERRED BEST (BMI 20-27)			
Height		Weight	
Ft	In	Low	High
5	0	102	138
5	1	106	143
5	2	109	148
5	3	113	152
5	4	117	157
5	5	120	162
5	6	124	167
5	7	128	172
5	8	132	178
5	9	135	183
5	10	139	188
5	11	143	194
6	0	147	199
6	1	152	205
6	2	156	210
6	3	160	216
6	4	164	222
6	5	169	228
6	6	173	234
6	7	178	240

PREFERRED PLUS (BMI 20-29)			
Height		Weight	
Ft	In	Low	High
5	0	102	149
5	1	106	153
5	2	109	159
5	3	113	164
5	4	117	169
5	5	120	174
5	6	124	180
5	7	128	185
5	8	132	191
5	9	135	196
5	10	139	202
5	11	143	208
6	0	147	214
6	1	152	220
6	2	156	226
6	3	160	232
6	4	164	238
6	5	169	245
6	6	173	251
6	7	178	257

PREFERRED (BMI 20-30)			
Height		Weight	
Ft	In	Low	High
5	0	102	154
5	1	106	159
5	2	109	164
5	3	113	169
5	4	117	175
5	5	120	180
5	6	124	186
5	7	128	192
5	8	132	197
5	9	135	203
5	10	139	209
5	11	143	215
6	0	147	221
6	1	152	227
6	2	156	234
6	3	160	240
6	4	164	246
6	5	169	253
6	6	173	260
6	7	178	266

All guarantees within the policy are based on the claims-paying ability of the issuing company.

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.

Product and some product features may not be available in all states.

Hartford Term 10, 15, 20, 30 policy form number is LA-1276(06); in New York, HL-19209(06).

LIF7983
LCM-06-125-3-08

FOR PRODUCER USE ONLY – NOT FOR USE WITH THE PUBLIC



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Committed to honesty,
integrity and ethics

