

## Life Insurance That Benefits Your Employees Today. And Their Loved Ones Tomorrow.



### Living Benefits

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**When a terminal illness strikes, there's enough to worry about without being concerned about finances, too. At The Hartford<sup>1</sup>, we believe individuals should have access to an accelerated payment of their life insurance proceeds, to help ease some of the financial and emotional burdens that may occur during this trying time.**

Our Living Benefits Option (an accelerated benefit) gives employees the opportunity to receive a portion of their own (or their dependents') life insurance benefits at a time when they may need it most.

#### Financial Protection When Your Employees May Need it.

The Hartford's Living Benefits Option allows an accelerated payment of up to 80 percent of the Group Term Life benefit amount for an employee or dependent diagnosed as terminally ill by a physician. The person must also have at least \$10,000 of Group Term Life coverage and be under the age limit, if any, described in the Certificate of Insurance.

For an employee or dependent, there's a minimum accelerated payment of \$3,000 and a maximum of \$500,000. Funds are paid directly to the employee with no policy restrictions on their use. Remaining benefits are then payable to the beneficiary.

The Living Benefits Option is available in most states on any of our new or existing Group Term Life policies. Employers may select a terminal illness duration of six, 12 or 24 months.

#### Peace of Mind for Everyone.

When you want to offer employees and their families life insurance for the living, turn to The Hartford. Our Living Benefits Option may help to provide financial protection and peace of mind to your employees today – and their loved ones tomorrow. To learn more about this option, contact your Hartford representative.



The Hartford's Group Benefits Division is proud to print on Forest Stewardship Council-certified paper. FSC certification ensures that the paper we print on contains fiber from well-managed and responsibly harvested forests that meet strict environmental and socioeconomic standards.

2422 (12/07) Printed in the U.S.A. ©2007 The Hartford, Hartford, CT 06115



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