



Safe Haven Program

SAFE HAVEN PROGRAM: AN ADDED FEATURE FOR YOUR EMPLOYEES.

When a loved one passes away, it's a difficult time for the deceased's family. Financial decisions may be a burden and families may need time to decide how to use their insurance proceeds.

A program that keeps proceeds secure and accessible.

The Hartford's¹ Safe Haven Program is available for life or accidental death claim(s) of \$10,000 or more, which are payable to a single beneficiary. It gives beneficiaries time to plan for their future while keeping these important assets separate from their day-to-day finances. With Safe Haven,² insurance proceeds are held in our general account and are available to use right away to pay bills, make purchases, receive cash, reinvest or make other financial transactions. Here's how it works:

- The beneficiaries can write as many drafts each month as they wish, at any time, anywhere and for any reason — just as they might write a check.
- The draft book can be used immediately for any expenses the beneficiaries incur and in any dollar amount — up to and including the full balance, plus interest.
- The beneficiaries may not make deposits to Safe Haven apart from proceeds from their settlement with the issuing company and the account's interest earnings.
- There are no out-of-pocket fees with Safe Haven transactions.³
- While the proceeds are in the account, they continue to earn interest.⁴

Prompt, personalized service.

Instead of contacting an anonymous call center, each beneficiary is assigned his/her own personal representative. The representative will contact the beneficiary immediately upon claim payment to disclose the amount and expected delivery date. Alleviating a major stress point. And giving the beneficiary a key point of contact. The same representative will assist with all of the services Safe Haven offers.

For accurate reporting, statements summarizing activity are mailed quarterly, or monthly if a new transaction other than earned interest posts to the account.

The beneficiary can write drafts (similar to checks) to a maximum of the total balance. If the proceeds fall below \$750, we'll automatically mail a check for the remaining balance plus accrued interest to the beneficiary. And his/her participation in the Safe Haven Program will end.

After distribution into the Safe Haven program, which constitutes full payment of the insurance proceeds, any claim against The Hartford will relate to the undertaking between the beneficiary and The Hartford as to the Safe Haven program, not the insurance policy.

Safe Haven provides beneficiaries with the time they need to make important financial decisions about their future.

Get started today.

Contact your Hartford representative to find out how The Hartford's Safe Haven Program can help beneficiaries manage their proceeds securely.

Expertise without equal.
Benefits without burden.

GROUP BENEFITS



- ¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company.
- ² Safe Haven is not a bank account and as such, Safe Haven assets are not insured by the Federal Deposit Insurance Corporation. Nor are they backed or guaranteed by any federal or state government agency. Safe Haven is part of the general account of the applicable issuing company of The Hartford and payments are based on the company's claims-paying ability.
- ³ With The Hartford's Safe Haven Program, your employees' insurance or annuity proceeds ("Safe Haven assets") will remain invested in The Hartford's general account. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest rate credited to our customers participating in the Safe Haven Program will provide The Hartford with a profit and cover the expenses we incur. The interest is taxable to you as income. The Hartford in its sole discretion determines the credited interest rate.
- ⁴ Your employees' current rate of interest will be displayed on their quarterly statement (monthly when a new transaction is posted other than interest earned) or they can call Customer Service at 1-800-918-2335.