



**National Society of
Professional Engineers®**



The Hartford Guide to
**Term Life
Insurance**



Answers to Your Questions About The Hartford Term Life Insurance

Why should I choose Term Life.

Term Life insurance is one of the most fundamental types of life insurance, since it provides straightforward, affordable protection for a fixed period of time. And the low initial premium usually makes term insurance an ideal choice for individuals with a temporary need for life insurance protection—such as for periods of 5, 10, or 20 years.

Who is eligible?

Any active member of the National Society of Professional Engineers who is actively at work on a full-time basis at least 30 hours a week; is under the age of 60; and resides in the United States.

Can I include my spouse, children, and employees?

Yes. Your spouse may apply if he/she is under age 60, resides in the U.S. and is not legally separated or divorced from you. Your unmarried dependent children are also eligible for coverage—provided that you are currently insured or request coverage as well. Employees of members are also eligible as long as the employee is full-time and actively at work.

How much coverage can I get?

You are eligible to select any benefit amount from \$25,000 to \$500,000. The same benefits are available to your spouse, provided that the amount does not exceed yours. Each dependent child may be insured for \$5,000 from six months of age to age 19 (25 if a full-time student). The amount of insurance applicable to each Covered Person will be reduced by 50% at age 65 with an appropriate reduction in premium.

What could the Accidental Death benefit option do for me?

This benefit option could DOUBLE your chosen Term Life benefit, should you die as the result of a covered accident. So, if you choose this option and a Term Life benefit of \$250,000, you will have a total coverage amount of \$500,000! This is a cost-effective way to have an increased coverage amount to help protect you and your family. For any life insurance amount over \$250,000, only \$500,000 would be payable for combined accidental death and life benefits.

Plus, if you've chosen our family plan, this benefit applies to each family member insured. To choose this benefit, simply check the appropriate box on your application.

What if I decide this coverage isn't right for me?

If—after reviewing your Certificate of Insurance—you're not completely satisfied with the terms of this plan, simply return it, without claim, within 30 days. Your coverage will be cancelled and you will receive a full refund—no questions asked.



Details of This Coverage

Special Non-Tobacco User Rates

You may qualify for the Non-Tobacco User (or select premium) Rates provided you have not used any tobacco products during the last 12 months. Further, if you're approved for the Non-Tobacco User Rate and your selected benefit is \$100,000 or more, you'll also receive a volume discount.

Tobacco User means a covered person who has smoked cigarettes, cigars, or used a pipe or chewing tobacco, nicotine chewing gum, or snuff during the 12 months prior to the date application for coverage was made.

Accelerated Death Benefit Rider

Included with this Term Life Plan is an Accelerated Death Benefit feature that can ease the burden for the terminally ill and their families. With this feature, an insured person can request a portion of their life insurance benefit be paid when they are diagnosed as terminally ill and prior to death.

Benefits may be requested if an insured is diagnosed as terminally ill with a life expectancy of six months or less and they are insured for at least \$100,000. The benefit payable will be up to 50% of the insured's life insurance amount, subject to a minimum of \$25,000 and a maximum of \$250,000.

The balance of the insured's life insurance amount will be paid to their beneficiary upon their death. Any benefits received under this feature may be taxable. The insured should consult a personal Tax Advisor for further information.

Waiver of Premium

If you become Totally Disabled while insured under this Term Life Plan before your 60th birthday and remain so for at least nine consecutive months, premiums due thereafter for you and your family will be waived during the continuance of such Total Disability or until coverage would otherwise terminate.

Periodic proof of Total Disability will be required.

Termination

You may continue your coverage until the date the Master Policy is cancelled, the Premium Due Date on or next following the date you cease to be an active member of the National Society of Professional Engineers; attain the Policy Age Limit shown in the Schedule; or fail to pay any required premium on the Premium Due Date, subject to the Grace Period.

Coverage for your dependents stops when yours does if the premium is not paid when due or if the master policy is terminated. Eligible dependents can continue their coverage after the member's death.

Dependent spouse coverage also stops upon divorce or legal separation, and dependent child coverage terminates when the child marries, is no longer a dependent, or reaches age 19 (25 if a full-time student).

All coverage terminates at age 70.

Quarterly Rates — Base Coverage

Member (Non-Tobacco User)

Amount	Age									Plus*
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69**	
\$25,000	\$5.35	\$6.25	\$8.98	\$13.07	\$21.59	\$35.51	\$61.08	\$118.75	\$183.24	\$3.75
\$50,000	\$10.70	\$12.50	\$17.96	\$26.14	\$43.18	\$71.02	\$122.16	\$237.50	\$366.48	\$7.50
\$75,000	\$16.05	\$18.75	\$26.94	\$39.21	\$64.77	\$106.53	\$183.24	\$356.25	\$549.72	\$11.25
\$100,000	\$10.92	\$12.72	\$21.80	\$39.08	\$68.20	\$129.32	\$232.72	\$460.20	\$718.20	\$15.00
\$125,000	\$13.65	\$15.90	\$27.25	\$48.85	\$85.25	\$161.65	\$290.90	\$575.25	\$897.75	\$18.75
\$150,000	\$16.38	\$19.08	\$32.70	\$58.62	\$102.30	\$193.98	\$349.08	\$690.30	\$1,077.30	\$22.50
\$175,000	\$19.11	\$22.26	\$38.15	\$68.39	\$119.35	\$226.31	\$407.26	\$805.35	\$1,256.85	\$26.25
\$200,000	\$21.84	\$25.44	\$43.60	\$78.16	\$136.40	\$258.64	\$465.44	\$920.40	\$1,436.40	\$30.00
\$250,000	\$27.30	\$31.80	\$54.50	\$97.70	\$170.50	\$323.30	\$581.80	\$1,150.50	\$1,795.50	\$37.50
\$300,000	\$32.76	\$38.16	\$65.40	\$117.24	\$204.60	\$387.96	\$698.16	\$1,380.60	\$2,154.60	\$45.00
\$350,000	\$38.22	\$44.52	\$76.30	\$136.78	\$238.70	\$452.62	\$814.52	\$1,610.70	\$2,513.70	\$52.50
\$400,000	\$43.68	\$50.88	\$87.20	\$156.32	\$272.80	\$517.28	\$930.88	\$1,840.80	\$2,872.80	\$60.00
\$450,000	\$49.14	\$57.24	\$98.10	\$175.86	\$306.90	\$581.94	\$1,047.24	\$2,070.90	\$3,231.90	\$67.50
\$500,000	\$54.60	\$63.60	\$109.00	\$195.40	\$341.00	\$646.60	\$1,163.60	\$2,301.00	\$3,591.00	\$75.00

Member (Tobacco User)

Amount	Age									Plus*
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69**	
\$25,000	\$6.48	\$7.45	\$10.28	\$15.80	\$25.49	\$43.13	\$71.59	\$135.91	\$202.67	\$3.75
\$50,000	\$12.96	\$14.90	\$20.56	\$31.60	\$50.90	\$86.26	\$143.18	\$271.82	\$405.34	\$7.50
\$75,000	\$19.44	\$22.35	\$30.84	\$47.40	\$76.35	\$129.39	\$214.77	\$407.73	\$608.01	\$11.25
\$100,000	\$21.40	\$25.00	\$35.92	\$52.28	\$86.36	\$142.04	\$244.32	\$475.00	\$732.96	\$15.00
\$125,000	\$26.75	\$31.25	\$44.90	\$65.35	\$107.95	\$177.55	\$305.40	\$593.75	\$916.20	\$18.75
\$150,000	\$32.10	\$37.50	\$53.88	\$78.42	\$129.54	\$213.06	\$366.48	\$712.50	\$1,099.44	\$22.50
\$175,000	\$37.45	\$43.75	\$62.86	\$91.49	\$151.13	\$248.57	\$427.56	\$831.25	\$1,282.68	\$26.25
\$200,000	\$42.80	\$50.00	\$71.84	\$104.56	\$172.72	\$284.08	\$488.64	\$950.00	\$1,465.92	\$30.00
\$250,000	\$53.50	\$62.50	\$89.80	\$130.70	\$215.90	\$355.10	\$610.80	\$1,187.50	\$1,832.40	\$37.50
\$300,000	\$64.20	\$75.00	\$107.76	\$156.84	\$259.08	\$426.12	\$732.96	\$1,425.00	\$2,198.88	\$45.00
\$350,000	\$74.90	\$87.50	\$125.72	\$182.98	\$302.26	\$497.14	\$855.12	\$1,662.50	\$2,565.36	\$52.50
\$400,000	\$85.60	\$100.00	\$143.68	\$209.12	\$345.44	\$568.16	\$977.28	\$1,900.00	\$2,931.84	\$60.00
\$450,000	\$96.30	\$112.50	\$161.64	\$235.26	\$388.62	\$639.18	\$1,099.44	\$2,137.50	\$3,298.32	\$67.50
\$500,000	\$107.00	\$125.00	\$179.60	\$261.40	\$431.80	\$710.20	\$1,221.60	\$2,375.00	\$3,664.80	\$75.00

*Additional to Base Coverage for Accidental Death Option (for Member or Spouse)

Rates for Children — \$6.00 quarterly, regardless of how many are covered.

Rates for Employees — Same as member, employee may only request coverage up to \$250,000.

**For renewal only. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured and increase as the insured enters each new age category.

Quarterly Rates — Base Coverage

Spouse

Amount	Age									Plus*
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69**	
\$25,000	\$3.41	\$3.98	\$5.68	\$7.95	\$12.50	\$21.59	\$39.21	\$60.23	\$90.91	\$3.75
\$50,000	\$6.82	\$7.96	\$11.36	\$15.90	\$25.00	\$43.18	\$78.42	\$120.46	\$181.82	\$7.50
\$75,000	\$10.23	\$11.94	\$17.04	\$23.85	\$37.50	\$64.77	\$117.63	\$180.69	\$272.73	\$11.25
\$100,000	\$13.64	\$15.92	\$22.72	\$31.80	\$50.00	\$86.36	\$156.84	\$240.92	\$363.64	\$15.00
\$125,000	\$17.05	\$19.90	\$28.40	\$39.75	\$62.50	\$107.95	\$196.05	\$301.15	\$454.55	\$18.75
\$150,000	\$20.46	\$23.88	\$34.08	\$47.70	\$75.00	\$129.54	\$235.26	\$361.38	\$545.46	\$22.50
\$175,000	\$23.87	\$27.86	\$39.76	\$55.65	\$87.50	\$151.13	\$274.47	\$421.61	\$636.37	\$26.25
\$200,000	\$27.28	\$31.84	\$45.44	\$63.60	\$100.00	\$172.72	\$313.68	\$481.84	\$727.28	\$30.00
\$250,000	\$34.10	\$39.80	\$56.80	\$79.50	\$125.00	\$215.90	\$392.10	\$602.30	\$909.10	\$37.50
\$300,000	\$40.92	\$47.76	\$68.16	\$95.40	\$150.00	\$259.08	\$470.52	\$722.76	\$1,090.92	\$45.00
\$350,000	\$47.74	\$55.72	\$79.52	\$111.30	\$175.00	\$302.26	\$548.94	\$843.22	\$1,272.74	\$52.50
\$400,000	\$54.56	\$63.68	\$90.88	\$127.20	\$200.00	\$345.44	\$627.36	\$963.68	\$1,454.56	\$60.00
\$450,000	\$61.38	\$71.64	\$102.24	\$143.10	\$225.00	\$388.62	\$705.78	\$1,084.14	\$1,636.38	\$67.50
\$500,000	\$68.20	\$79.60	\$113.60	\$159.00	\$250.00	\$431.80	\$784.20	\$1,204.60	\$1,818.20	\$75.00

*Additional to Base Coverage for Accidental Death Option (for Member or Spouse)

Rates for Children — \$6.00 quarterly, regardless of how many are covered.

**For renewal only. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category.



Exclusions

Benefits are paid for death occurring any time, any place, from any cause, except for suicide in the first two years (we will refund the entire premium paid to date if suicide is committed during the first two years). For Missouri residents only: suicide will not be the cause for non-payment of life insurance benefits, unless the insurance company can show that the Covered Person intended to commit suicide when he or she applied for the insurance.

When coverage becomes effective

Coverage becomes effective on the 1st of the month following the date the application is approved by The Hartford and your premium is paid.

Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/ tests requested by the company will be conducted at your convenience and at no expense to you.

Deferred effective date:

If on the date that you are to become covered under the Policy or covered for increased benefits under the Policy, you are: a) not actively at work; or b) if not employed, unable to carry on all the normal and customary activities of a person of like age and sex in good health; you will not be so covered until the earlier of: a) the first day of the month on or next following the date you resume full-time active employment; or b) the first day of the month on or next following the date you have been able to carry on all the normal and customary activities of a person of like age and sex in good health. Actively at work means you are performing all the regular duties of your occupation on a full-time basis (at least 30 hours per week) at your customary place of employment.

Certificates of insurance

This brochure explains the general purpose of the insurance described, but in no way changes or affects Master Policy AGL 1765 as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to the policyholder. This program may vary and may not be available to residents of all states.

Notice of insurance information practices

To properly underwrite and administer your application for insurance coverage, we must collect certain information concerning your insurability. You are our most important source of information, but we may also contact other sources such as medical professionals and institutions, employers and other insurance companies. While all information regarding your insurability will be treated as confidential, in some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties without your specific authorization.

Investigative Consumer Reports

As part of our procedure for processing your application, an investigative consumer report may be prepared by an outside insurance reporting organization. Personal information may be collected from others regarding your general reputation and lifestyle. If an interview is conducted with someone other than you, we will inform you of your right to be interviewed in connection with the preparation of the investigative consumer report. You have the right to send a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation.

Personal History Interview

To provide you, our client, with the best possible service, we may also conduct what we call a personal history interview. This is a phone call placed from our underwriting office. Its purpose is to make sure that the application information is complete. Our interviewers are trained to conduct their calls in a friendly, professional manner. The nature of the information discussed is always treated as personal and confidential and will only be used to assess your eligibility for insurance.

Medical Information Bureau (MIB) Pre-Notice

Information regarding your insurability will be treated as confidential. Hartford Life Insurance Company or Hartford Life and Accident Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company, with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at (866) 692-6901 (TTY (866) 346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. Hartford Life Insurance Company, Hartford Life and Accident Insurance Company, or their reinsurers, may also release information from their files to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Access, Correction and Disclosure

You can obtain access to personal information about you contained in our policy files by sending us a written request. You may also request any necessary corrections, amendments or deletion of any information in our files which you believe to be inaccurate or irrelevant. Hartford Life Insurance Company or Hartford Life and Accident Insurance Company or its reinsurer(s) may release information in their files to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Also, please be advised that personal and confidential information collected by us may, in certain circumstances, be disclosed to third parties without authorization. A notice providing further description of the circumstances under which information about you may be disclosed and the types of persons and organizations to whom it may be disclosed will be sent to you upon your written request. If you desire further information or access to your personal information, please send your written request to: Hartford Life Insurance Company or Hartford Life and Accident Insurance Company, 200 Hopmeadow St., Simsbury, CT 06089.

Pearl Insurance is the Plan Administrator and Insurance broker that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder. Pearl is compensated for the placement of insurance and for the services it provides to customers on behalf of the insurance company, in addition to other compensation it may receive. Compensation is paid to or retained by the Group Policyholder directly or indirectly for services associated with this insurance program.

The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company. PA-9369

Underwritten by:



Hartford Life and Accident
Insurance Company
Simsbury, CT 06089

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