



# Income Protection

## Supplemental Life Insurance

### Benefit Highlights

## North American Division of Seventh-day Adventists

<p><b>What is Supplemental Life Insurance?</b></p>	<p>Supplemental Life Insurance is coverage that you pay for.</p> <p>Supplemental Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Supplemental Life Insurance. Your Certificate of Insurance will be available to explain your coverage in detail.</p>
<p><b>Why do I need Supplemental Life Insurance?</b></p>	<p>Supplemental Life Insurance provides affordable financial security for your loved ones, although when it comes down to it, contemplating some pretty unpleasant things is hard to do. But when you consider the fact that between 1995 and 1997, almost 40% of all deaths that occurred were people between the ages of 25 and 64<sup>1</sup>, it's harder to ignore. Especially when your family depends on your income.</p> <p><sup>1</sup>Death Rates by Age, Sex and Race: 1970 to 1997, U.S. Census Bureau, Statistical Abstract of the United States, 1999, page 95.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an Active North American Division's denominational employee based in the United States or Bermuda and working a minimum of 20 hours per week. Temporary and seasonal Employees are excluded.</p>
<p><b>When can I enroll?</b></p>	<p>Enrollment in Supplemental Life Insurance begins 3/1/10 and ends 4/15/10.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. Benefits will be effective 6/1/10 or on your date of hire, whichever is later. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>How much Supplemental Life Insurance can I purchase?</b></p>	<p>You can purchase Supplemental Life Insurance in increments of \$10,000. The maximum amount you can purchase cannot be more than the lesser of 7 times your annual Salary or \$750,000. Annual Salary is defined in The Hartford's contract with your employer.</p>
<p><b>I already have Supplemental Life Insurance coverage; do I have to do anything?</b></p>	<p>If you take no action, your coverage and coverage for your eligible dependents will automatically continue with The Hartford subject to the terms of the contract.</p>

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**Expertise without equal.  
Benefits without burden.<sup>SM</sup>**

<p><b>Am I guaranteed coverage?</b></p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you are currently participating in this coverage and currently have an amount more than or equal to 3 times your Salary or \$250,000, whichever is less, you may increase your coverage by \$10,000 without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.</p> <p>If you are newly eligible and electing for the first time or are currently enrolled with an amount less than 3 times your Salary or \$250,000, whichever is less, you may elect an amount up to the guaranteed issue amount of the lesser of 3 times your annual Salary or \$250,000 without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.</p>
<p><b>What is a beneficiary?</b></p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>
<p><b>Are any resources available for beneficiaries?</b></p>	<p>Life Conversations is an innovative personal planning program –providing employees on-line and 24/7 advisor-supported access to a suite of tools and services to guide them through major life decisions. Life Conversations is available exclusively to employees covered under a basic and/or supplemental group life insurance from The Hartford. These services are available at no additional cost and consist of current value added services: Beneficiary Assist, Estate Guidance and Travel Assistance.</p>
<p><b>Spouse Supplemental Life Insurance</b></p>	<p>If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse Supplemental Life Insurance in increments of \$10,000 to a maximum of \$250,000.</p> <p>Coverage cannot exceed 100% of the amount of your Employee Voluntary/Supplemental Life Insurance coverage. You may not elect coverage for your Spouse if they are an active member of the armed forces of any country or international authority, or is already covered as an Employee under this policy.</p> <p>If your Spouse is confined in a hospital or elsewhere because of disability on the date his or her Insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>If you are currently participating in this coverage and currently have an amount more than or equal to \$30,000 you may increase your coverage by \$10,000 without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.</p> <p>If you are newly eligible and electing for the first time or are currently enrolled with an amount less than \$30,000 you may elect an amount up to the guaranteed issue amount \$30,000 without providing evidence of insurability. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before the excess can become effective.</p>

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<p><b>Child(ren) Supplemental Life Insurance</b></p>	<p>If you elect Supplemental Life Insurance for yourself, you may choose to purchase Child(ren) Supplemental Life Insurance coverage in increments of \$1,000, to a maximum of \$25,000 for each Child– no medical information is required. You may not elect coverage for your Child if your Child is an active member of the armed forces of any country or international authority.</p> <ul style="list-style-type: none"> <li>• If your dependent Child is confined in a hospital or elsewhere because of disability on the date his or her Insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</li> <li>• Children must be unmarried and are covered from Live Birth to 19 years old or 26 years if they are a full-time student or meet certain other conditions.</li> <li>• Unmarried Children over age 19 may be covered if they are disabled and primarily dependent upon the Employee for financial support.</li> </ul>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>Benefits will not be reduced for active employees based upon age. Retirees benefits will be reduced by 35% at ages 70 and 75.</p>
<p><b>Can I keep my Life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group Life coverage to your own individual policy (policies).</li> <li>• If you leave your employer, Portability is an option that allows you to continue your Life Insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$250,000 and does include coverage for your Spouse and Child(ren). To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.</li> </ul> <p>Dependent Spouse Portability is subject to a maximum of \$50,000. Dependent Child Portability is subject to a maximum of \$10,000.</p>
<p><b>What is the Living Benefits Option?</b></p>	<p>If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.</p>
<p><b>Do I still pay my Life Insurance premiums if I become disabled?</b></p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 months, your Supplemental Life Insurance premium may be waived. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium.</p>

**Important Details**

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

- Death by suicide (two years).

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

This Benefit Highlights Sheet is an overview of the Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

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