Term Life Insurance Benefit Highlights

Coverage Effective Date: You are eligible on the later of either the policy effective date or the date you enter an eligible class.

Benefit Amount: 1-1/2 times your annual salary (to a maximum benefit of $100,000). Coverage terminates upon your attainment of age 66.

Life Conversion Option: If your insurance or a portion thereof terminates, the Conversion option allows you to convert all or a portion of your group coverage to an individual policy from Hartford Life. You must request conversion and pay the required premium within 31 days of the date your insurance ends.

Safe Haven: Safe Haven is Hartford Life's settlement process that deposits Life and AD&D proceeds into an interest-bearing checking account and issues a checkbook instead of a lump sum check. This provides convenience for beneficiaries who will then have a safe, accessible place to keep their insurance proceeds until they are ready to make major financial decisions.

Beneficiary Assist: Hartford Life offers Beneficiary Assist, a claim service that combines grief, financial, and legal counseling. Services are available to:

- The beneficiaries of an insured person who dies
- Insured people who qualify for an accelerated benefit
- Insured people who qualify for benefits from a group accident policy because of a severe accidental injury

This Benefit Highlights Sheet explains the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.