

Hartford Term 10, 15, 20, 30

*Product Details, Underwriting Classifications,
Sample Rates and Height/Weight Charts*

INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY
FEDERAL GOVERNMENT AGENCY

MAY LOSE
VALUE

NOT A DEPOSIT OR GUARANTEED
BY ANY BANK OR ANY BANK AFFILIATE



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UNDERWRITING CLASSIFICATIONS

To qualify, a client must meet the following:

	Preferred Best Non-Nicotine		Preferred Plus Non-Nicotine		Preferred Non-Nicotine		Preferred
Nicotine Use	No use within the last 5 years (60 months)		No use within the last 3 years (36 months)		No use within the last year (12 months)		Uses ni
Blood Pressure	Age <50 130/80 maximum (untreated)	Age 50+ 135/85 maximum (untreated)	Age <50 135/85 maximum (treated or untreated)*	Age 50+ 145/90 maximum (treated or untreated)*	Age <50 140/90 maximum (treated or untreated)*	Age 50+ 150/90 maximum (treated or untreated)*	Your cli qualifi
Cholesterol	Age <50 210 maximum (untreated)	Age 50+ 220 maximum (untreated)	Age <50 230 maximum (treated or untreated)*	Age 50+ 245 maximum (treated or untreated)*	Age <50 250 maximum (treated or untreated)*	Age 50+ 270 maximum (treated or untreated)*	Preferred if they qu the pre
Cholesterol/HDL Ratio	Age <50 4.5 maximum (untreated)	Age 50+ 5.0 maximum (untreated)	Age <50 5.5 maximum (treated or untreated)*	Age 50+ 6.0 maximum (treated or untreated)*	Age <50 6.5 maximum (treated or untreated)*	Age 50+ 7.0 maximum (treated or untreated)*	criteria nico
Body Mass Index (BMI)	19 minimum, 27 maximum, if weight change, must be maintained >2 years (see height/weight chart)		18 minimum, 29 maximum, if weight change, must be maintained >1 years (see height/weight chart)		17 minimum, 30 maximum, if weight change, must be maintained >1 years (see height/weight chart)		
Personal Medical History	No history of cancer, diabetes, cardiovascular disease, or substance abuse. No current rateable medical impairment.		No history of cancer, diabetes, cardiovascular disease, or substance abuse. No current rateable medical impairment.				
Family History	No cardiovascular or cancer deaths in parents or siblings prior to age 60.						
Driving Record	No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 3 years.		No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 3 years.				
Hazardous Activities	No private aviation. No rateable hazardous avocations. (scuba diving on vacation to no more than 50 feet is allowed)				Private aviation (rateable or non-rateable) and rateable hazardous activities are acceptable for preferred		
Foreign Travel or Residence	No residence or extensive travel outside United States. (In certain states, coverage cannot be denied based on past foreign travel.)						
Substandard Extras	Not available				Flat extra per thousand ratings are available for avocations and hazardous activities only		

* For Preferred Plus and Preferred, treated cholesterol and treated blood pressure should have maintained control for at least 1 year

Note: All applications are subject to the underwriter's discretion and approval.

SAMPLE ANNUAL RATES FOR HARTFORD TERM 10, 15, 20, 30

Nicotine	Standard Non-Nicotine	Standard Nicotine
Nicotine	No use within the last year (12 months)	Uses nicotine
Client may qualify for Standard Non-Nicotine if they have no adverse medical health history and do not qualify for the Preferred Non-Nicotine underwriting class.		Your client may qualify for Standard Nicotine if they have no adverse medical history and do not qualify for the Preferred Nicotine underwriting class.
Client may not be		
Client may be		
Client may be		
Client may be	Used for substandard calculations	

Hartford Term (10 Years)

With Guaranteed Premium Duration of 10 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$310	\$400	\$540	\$690
35	\$310	\$400	\$560	\$720
45	\$630	\$830	\$1,180	\$1,520
55	\$1,690	\$2,060	\$2,880	\$3,560

Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$260	\$350	\$460	\$580
35	\$270	\$350	\$480	\$590
45	\$540	\$730	\$930	\$1,190
55	\$1,210	\$1,520	\$1,920	\$2,300

Hartford Term (15 Years)

With Guaranteed Premium Duration of 15 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$380	\$480	\$650	\$830
35	\$430	\$550	\$650	\$890
45	\$940	\$1,170	\$1,560	\$2,050
55	\$2,350	\$2,970	\$3,640	\$4,850

Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$320	\$420	\$560	\$660
35	\$320	\$430	\$570	\$750
45	\$710	\$940	\$1,170	\$1,570
55	\$1,380	\$1,890	\$2,520	\$3,200

Modal Factors: Annual, 1.00; Semi-Annual, .51; Quarterly, .26; Monthly (EFT), .09

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Hartford Term (20 Years)

With Guaranteed Premium Duration of 20 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$450	\$590	\$790	\$910
35	\$490	\$640	\$850	\$1,060
45	\$1,220	\$1,440	\$2,050	\$2,370
55	\$2,960	\$3,490	\$4,710	\$6,000

Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$370	\$480	\$660	\$720
35	\$400	\$560	\$730	\$900
45	\$900	\$1,110	\$1,460	\$1,770
55	\$2,130	\$2,450	\$3,100	\$3,990

Hartford Term (30 Years)

With Guaranteed Premium Duration of 30 Years

\$1,000,000

Male	Preferred Best	Preferred Plus	Preferred	Standard
25	\$700	\$930	\$1,280	\$1,470
35	\$830	\$990	\$1,500	\$1,730
45	\$1,930	\$2,510	\$3,520	\$4,040

Female	Preferred Best	Preferred Plus	Preferred	Standard
25	\$540	\$740	\$960	\$1,060
35	\$680	\$830	\$1,160	\$1,360
45	\$1,510	\$1,800	\$2,280	\$2,850

PRODUCT DETAILS

Premium Guarantee Period

Hartford Term features level premium guarantee periods of 10, 15, 20 and 30 years.

Issue Ages:

\$100,000-\$249,999: Hartford Term 10 - 18-65
Hartford Term 15 - 18-65
Hartford Term 20 - 18-60
Hartford Term 30 - 18-50,
18-45 (nicotine)

\$250,000 and higher: Hartford Term 10 - 18-70
Hartford Term 15 - 18-70 (In NY and WA: 18-65)
Hartford Term 20 - 18-65, (In NY and WA: 18-60)
18-63 (nicotine)
Hartford Term 30 - 18-50,
18-45 (nicotine)

Premium Payment Modes

Four premium payment modes are available: Annual, Semi-annual, Quarterly and Monthly (EFT). See the rate chart for payment modal factors.

Minimum Policy Face Amount: \$100,000

Policy Fee (*non-commissionable*):

Face Amounts \$100,000-\$249,999: \$85
Face Amounts \$250,000-\$999,999: \$70
Face Amounts \$1,000,000 and higher: \$70

Six Underwriting Classes:

Non-Nicotine	Nicotine
Preferred Best	Preferred
Preferred Plus	Standard
Preferred	
Standard	

Conversion:

Policy can be converted without a medical exam to select Hartford permanent life insurance policies anytime during the lesser of the guaranteed level premium duration of the product or the first 20 years of coverage, up to the insured's attained age 70, subject to guidelines and restrictions. Currently for policies converted in the first 5 years, a conversion credit up to the last 12 months of paid premium will be applied to the permanent policy's first year premium.

Substandard Rates:

Table ratings are available only on Standard Risks: Standard Non-nicotine and Standard Nicotine. Flat extras for avocations and aviation can be applied to preferred risk classes. Table ratings and permanent flat extras will be applied to age 95 (age 80 for NY).

BODY MASS INDEX (BMI) CHARTS

Body Mass Index (BMI) measures the relationship between height and weight.

(Chart applies to both male and female.)

PREFERRED BEST (BMI 19-27)			
Height		Weight	
Ft	In	Low	High
5	0	97	138
5	1	101	143
5	2	104	148
5	3	107	152
5	4	111	157
5	5	114	162
5	6	118	167
5	7	121	172
5	8	125	178
5	9	129	183
5	10	132	188
5	11	136	194
6	0	140	199
6	1	144	205
6	2	148	210
6	3	152	216
6	4	156	222
6	5	160	228
6	6	164	234
6	7	169	240

PREFERRED PLUS (BMI 18-29)			
Height		Weight	
Ft	In	Low	High
5	0	92	149
5	1	95	153
5	2	98	159
5	3	102	164
5	4	105	169
5	5	108	174
5	6	112	180
5	7	115	185
5	8	118	191
5	9	122	196
5	10	125	202
5	11	129	208
6	0	133	214
6	1	136	220
6	2	140	226
6	3	144	232
6	4	148	238
6	5	152	245
6	6	156	251
6	7	160	257

PREFERRED (BMI 17-30)			
Height		Weight	
Ft	In	Low	High
5	0	87	154
5	1	90	159
5	2	93	164
5	3	96	169
5	4	99	175
5	5	102	180
5	6	105	186
5	7	109	192
5	8	112	197
5	9	115	203
5	10	118	209
5	11	122	215
6	0	125	221
6	1	129	227
6	2	132	234
6	3	136	240
6	4	140	246
6	5	143	253
6	6	147	260
6	7	151	266

All guarantees within the policy are based on the claims-paying ability of the issuing company.

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing companies of Hartford Life Insurance Company (HLI) (New York) and Hartford Life and Annuity Insurance Company (HLA) (Outside New York), Simsbury, CT. The mailing address for both issuers is P.O. Box 2999, Hartford, CT 06104-2999.

Product and some product features may not be available in all states.

Hartford Term 10, 15, 20, 30 – HLI policy form #HL-19209(06)(NY). HLA policy form #LA-1276(06) and may include state abbreviations. Features may vary by state.

LIF9235
LCM-06-125-10-08

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STANDARDS ASSOCIATION

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Term Underwriting Requirements Chart

For use with all tele-interviewed business only.

Amounts	Ages 18 - 30	Ages 31 - 40	Ages 41 - 50	Ages 51 - 55	Ages 56 - 60	Ages 61 - 64	Ages 65 - 70
100,000 - \$300,000	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF	LTD PM/HOS BLDPF	LTD PM/HOS BLDPF	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG MVR
\$300,001 - \$500,000	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG MVR
\$500,001 - \$1,000,000	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG	LTD PM/HOS BLDPF/EKG MVR	LTD PM/HOS BLDPF/EKG MVR
\$1,000,001 - \$2,500,000	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF/EKG MVR	LTD PM/HOS BLDPF/EKG MVR	LTD PM/HOS BLDPF/EKG MVR	LTD PM/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR
\$2,500,001 - \$3,499,999	LTD PM/HOS BLDPF MVR	LTD PM/HOS BLDPF/EKG MVR	LTD PM/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR	LTD MD Exam/HOS BLDPF/EKG MVR
\$3,500,000 - \$5,000,000	LTD PM/HOS BLDPF IR/MVR	LTD PM/HOS BLDPF/EKG IR/MVR	LTD PM/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR
\$5,000,001 - \$10,000,000	LTD MD Exam/HOS BLDPF IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG* IR/MVR	LTD MD Exam/HOS BLDPF/EKG* IR/MVR	LTD MD Exam/HOS BLDPF/EKG* IR/MVR
\$10,000,001+	LTD MD Exam/HOS BLDPF IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/EKG IR/MVR	LTD MD Exam/HOS BLDPF/Tread EKG IR/MVR	LTD MD Exam/HOS BLDPF/Tread EKG IR/MVR	LTD MD Exam/HOS BLDPF/Tread EKG IR/MVR

Key	
BLDPF	Fasting blood profile
EKG	Electrocardiogram
GXT	Treadmill electrocardiogram
HOS	Home office specimen
IR	Commercial inspection report
LTD MD Exam	Limited physician's exam
LTD PM	Limited paramedical exam
MVR	Motor vehicle report
PHI	Personal history interview

*EKG (Resting vs. Treadmill)	
Resting EKG for non-nicotine rate cases	
Treadmill EKG for nicotine rate cases	
Treadmill EKG Requirements	
Age	
0 - 55	none
56 - 70	\$5,000,001 (nicotine) \$10,000,001 (non-nicotine)

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Preferred Plus and Preferred Underwriting Criteria for Permanent Products

The following products offer Preferred Plus and Preferred underwriting:

Stag Accumulator II VUL Hartford Quantum II VUL Hartford Advanced UL Hartford ExtraOrdinary Whole Life
 Stag Protector II VUL Hartford VUL Last Survivor Hartford Advanced Last Survivor UL

The following products offer Preferred underwriting:

Stag Wall Street VUL Stag UL Hartford UL CV Stag Whole Life

	PREFERRED PLUS	PREFERRED
Nicotine Use	No nicotine use within 5 years ¹	No nicotine use within 1 year ²
Blood Pressure	Max BP through age 70: 135/85, untreated Max BP ages 71+: 140/90, treated or untreated	Max BP through age 70: 145/90, treated or untreated Max BP ages 71+: 150/90, treated or untreated
Cholesterol	Max through age 70: 220, untreated Ages 71+: 160-250, treated or untreated	Max through age 70: 240, treated or untreated Ages 71+: 160-300, treated or untreated
Chol./HDL Ratio	Max through age 70: 5.0, untreated Max ages 71+: 5.0, treated or untreated	Max all ages: 6.5, treated/untreated
Height/Weight	See chart on page 2.	See chart on page 2.
Family History	Through age 70: No death due to heart disease in parent or sibling younger than age 60. Ages 71+: Not Applicable	Through age 70: No more than 1 death due to heart disease in parent or sibling younger than age 60. Ages 71+: Not Applicable
Personal History	No personal history of alcohol/drug abuse, cancer (except minor skin cancer), diabetes, cardiovascular disease or ratable health impairment	No personal history of alcohol/drug abuse, cancer (except minor skin cancer), diabetes, cardiovascular disease or ratable health impairment
Albumin	Through age 70: Within normal limits Ages 71+: Not less than 4.2 mg/dl	Through age 70: Within normal limits Ages 71+: Not less than 3.7 mg/dl
Driving Record	Favorable driving record; No more than 1 moving violation in the past 2 years, no DUI within 5 years	Favorable driving record; No more than 2 moving violations in the past 3 years, no DUI within 5 years
Aviation/Avocation	No ratable avocations or aviation unless flat extra is applied to cover risk, or Aviation Exclusion Rider is applied.	No ratable avocations or aviation unless flat extra is applied to cover risk, or Aviation Exclusion Rider is applied.
Travel/Residence	No residence or extensive travel outside the U.S.	Individual Consideration

¹ There is no nicotine rate for Preferred Plus.

² Preferred Nicotine meets all criteria for Preferred except may use nicotine products.



Height/Weight Charts

Height	PREFERRED PLUS				PREFERRED			
	Age 70 & Younger		Age 71 and Older		Age 70 & Younger		Age 71 and Older	
	Male Weight Range	Female Weight Range	Male Weight Range	Female Weight Range	Male Weight Range	Female Weight Range	Male Weight Range	Female Weight Range
5'0"	110-148	94-141	115-158	99-151	103-155	84-155	108-167	95-167
5'1"	113-153	97-146	118-163	102-156	106-160	86-160	112-170	100-170
5'2"	117-159	101-150	122-169	106-160	110-166	90-166	115-175	102-175
5'3"	122-164	104-154	127-174	109-164	114-172	93-172	118-180	105-180
5'4"	125-169	107-158	130-179	114-168	118-176	96-176	122-185	110-185
5'5"	128-174	110-163	133-184	117-173	121-181	98-181	125-190	113-190
5'6"	133-179	114-167	138-189	121-177	125-187	101-187	130-195	116-195
5'7"	136-184	117-171	141-194	125-181	128-192	104-192	134-200	120-200
5'8"	140-190	120-176	145-200	130-186	132-198	107-198	138-210	125-210
5'9"	145-196	124-181	150-206	133-191	136-204	111-204	142-215	130-215
5'10"	148-200	127-185	153-210	137-195	139-209	113-209	146-220	134-220
5'11"	152-206	131-191	157-216	140-201	143-215	116-215	150-230	137-230
6'0"	156-212	134-196	161-222	142-206	147-221	120-221	155-235	140-235
6'1"	162-219	139-201	167-229	145-211	152-228	124-228	160-240	142-240
6'2"	166-224	142-206	171-234	148-216	156-234	127-234	163-250	145-250
6'3"	171-231	147-213	176-214	115-223	161-241	131-241	168-255	150-255
6'4"	175-237	150-218	180-247	157-228	165-247	134-247	175-260	155-260
6'5"	179-243	154-223	184-253	162-233	169-253	137-253	178-270	160-270
6'6"	184-250	158-229	189-255	167-239	174-260	141-260	184-275	165-275
6'7"	190-256	163-234	195-261	175-244	178-268	145-268	187-285	170-285



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Variable life insurance products discussed in this material are distributed by Hartford Equity Sales Company, Inc. (HESCO), a broker/dealer affiliate of The Hartford.

Stag Accumulator II Variable Universal Life is a flexible premium variable universal life insurance policy. HLI policy form # HL-15898(03) (NY). HLA policy form # LA-1240(03) and may include state abbreviations. Features may vary by state.

Stag Protector II Variable Universal Life is a flexible premium variable universal life insurance policy. HLI policy form # HL-15894(03) (NY). HLA policy form # LA-1238(03) and may include state abbreviations. Features may vary by state.

Hartford Quantum II Variable Universal Life is a flexible premium variable universal life insurance policy. HLI policy form # HL-15935(05) (NY). HLA policy form # LA-1271(05) and may include state abbreviations. Features may vary by state.

Hartford Variable Universal Life Last Survivor is a last survivor flexible premium variable universal life insurance policy. HLI policy form #HL-19217(06) (NY). HLA policy form # LA-1287(06) and may include state abbreviations. Features may vary by state.

Stag Wall Street Variable Universal Life is a flexible premium variable universal life insurance policy. HLA policy form LA-1200(02) and may include state abbreviations. Features may vary by state. Available only where approved.

Hartford Advanced ULSM is a flexible premium adjustable life insurance policy. HLI policy form # HL-15908(04) (NY). HLA policy form #LA-1252(04) and may include state abbreviations. Features may vary by state.

Hartford Universal Life CV is a flexible premium adjustable life insurance policy. HLI policy form # HL-15859(02). HLA policy form # LA-1203(02) and may include state abbreviations. When issued in Louisiana, the policy form number is LA-1203(05) (LA). When issued in New Jersey, the policy form number is LA-1233(03) (NJ). When issued in Vermont, the policy form number is LA-1244(03) (VT). Features may vary by state.

Hartford Advanced Last Survivor UL is a flexible premium last survivor universal life insurance policy. HLI policy form # HL-15925(05). HLA policy form # LA-1264(05) and may include state abbreviations. Features may vary by state.

Stag Universal Life is a flexible premium universal life insurance policy. HLI policy form # HL-14917(NY). HLA policy form # ILA-1117and may include state abbreviations. Features may vary by state.

Stag Whole Life is a non-participating whole life insurance policy issued by Hartford Life and Annuity Insurance Company. HLA policy form # is LA-1215(03) and may include state abbreviations. Features may vary by state.

Hartford ExtraOrdinary Whole Life is a non-participating whole life insurance policy. HLI policy form # HL-19250(07) (NY). HLA policy form # LA-1310(07) and may include state abbreviations. Features may vary by state.

Sale of a variable universal life insurance product requires the use of the appropriate and current product prospectus and underlying fund prospectuses, which can be obtained through your regular supply channel or by logging on to www.hartfordinvestor.com. The prospectuses contain detailed information including investment objectives, risks, and charges and expenses of the variable universal life insurance policy and its underlying funds. Please have your clients read the prospectuses carefully before they invest or send money.

Underwriting Requirements Chart

INDIVIDUAL LIFE INSURANCE

For use with all Hartford life insurance products except Term, Stag Wall Street VUL and Middle America.

Amounts	Ages 0 - 15	Ages 16 - 30	Ages 31 - 40	Ages 41 - 50	Ages 51-60	Ages 61 - 70	Ages 71 +
0 - \$300,000	NM	PM HOS/BLDPF MVR	PM HOS/BLDPF MVR	PM/HOS BLDPF	PM/HOS BLDPF	PM/HOS BLDPF EKG/MVR ²	PM/SR Exam HOS/BLDPF EKG/MVR ²
\$300,001 - \$500,000	NM HOS (HIV)	PM HOS/BLDPF MVR	PM HOS/BLDPF MVR	PM/HOS BLDPF	PM/HOS BLDPF/EKG	PM/HOS BLDPF EKG/MVR ²	PM/SR Exam HOS/BLDPF EKG/MVR ²
\$500,001 - \$750,000	NM HOS (HIV)	PM HOS/BLDPF MVR	PM HOS/BLDPF MVR	PM/HOS BLDPF/EKG	PM/HOS BLDPF/EKG	PM/HOS BLDPF EKG/MVR ³	PM/SR Exam HOS/BLDPF EKG/MVR ³
\$750,001 - \$1,000,000	PM HOS (HIV)	PM HOS/BLDPF MVR	PM HOS/BLDPF MVR	PM/HOS BLDPF/EKG	PM/HOS BLDPF/EKG	PM/HOS BLDPF EKG/MVR ³	PM/SR Exam HOS/BLDPF EKG/MVR ³
\$1,000,001 - \$2,500,000	PM/HOS BLDPF PHI	PM HOS/BLDPF PHI/MVR	PM/HOS BLDPF/EKG PHI/MVR	PM/HOS BLDPF/EKG PHI/MVR	PM/HOS BLDPF/EKG PHI/MVR	MD Exam/HOS BLDPF/EKG PHI/MVR	MD Exam/SR Exam HOS/BLDPF/EKG PHI/MVR
\$2,500,001 - \$3,499,999	PM HOS/BLDPF PHI	PM HOS/BLDPF PHI/MVR	PM/HOS BLDPF/EKG PHI/MVR	PM/HOS BLDPF/EKG PHI/MVR	MD Exam/HOS BLDPF/EKG PHI/MVR	MD Exam/HOS BLDPF/EKG PHI/MVR	MD Exam/SR Exam HOS/BLDPF/EKG PHI/MVR
\$3,500,000 - \$5,000,000	PM HOS/BLDPF IR	PM HOS/BLDPF IR/MVR	PM/HOS BLDPF/EKG IR/MVR	PM/HOS BLDPF/EKG IR/MVR	MD Exam/HOS BLDPF/EKG IR/MVR	MD Exam/HOS BLDPF/EKG IR/MVR	MD Exam/SR Exam HOS/BLDPF REST/Treadmill EKG ¹ IR/MVR
\$5,000,001+	MD Exam HOS/BLDPF IR	MD Exam HOS/BLDPF IR/MVR	MD Exam/HOS BLDPF/EKG IR/MVR	MD Exam/HOS BLDPF/EKG IR/MVR	MD Exam/HOS/BLDPF Rest/Treadmill EKG ¹ IR/MVR	MD Exam/HOS/BLDPF Rest/Treadmill EKG ¹ IR/MVR	MD Exam/SR Exam HOS/BLDPF REST/Treadmill EKG ¹ IR/MVR

Add all in force Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company coverage issued in the last two years to the amount applied for.

Key	
BLDPF	Fasting blood profile
EKG	Electrocardiogram
GXT	Treadmill electrocardiogram
HOS	Home office specimen
IR	Commercial inspection report
MD Exam	Physician's exam
MVR	Motor vehicle report
NM	Non medical
PHI	Personal history interview
PM	Paramedical exam
SR Exam	Senior exam supplement

Regardless of age, amounts in excess of \$25 million may require treadmills and/or chest x-rays, depending on circumstances. Consult your Underwriter.

Age	'Treadmill EKG Requirements		Resting EKG Requirements	
	Single Life	Last Survivor	Age	Resting EKG
0 - 55	none	none	0 - 30	none
56 - 70	\$5,000,001 (nicotine)	\$10,000,001 (nicotine)	31 - 40	\$1,000,001 +
	\$10,000,001 (non nicotine)	\$10,000,001 (non nicotine)	41 - 50	\$500,001 +
71 +	UNDERWRITER REQUEST	UNDERWRITER REQUEST	51 - 60	\$300,001 +
			61 +	All face amounts

Age Specific Requirements

² MVR required for fully underwritten insureds ages 65 and older.

³ MVR required for fully underwritten insureds ages 61 and older.

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Variable universal life insurance policies contain fees and expenses, including cost of insurance, administrative fees and premium loads, surrender charges and other charges or fees that will impact policy values. The underlying funds also have fund operating expenses. The investment return and principal value will fluctuate so that when redeemed, may be worth more or less than their original cost.

Sale of a variable universal life insurance product requires the use of the appropriate and current product prospectus and underlying fund prospectuses, which can be obtained through your regular supply channel or by logging on to www.hartfordinvestor.com. The prospectuses contain detailed information including investment objectives, risks, and charges and expenses of the variable universal life insurance policy and its underlying funds. Please have your clients read the prospectuses carefully before they invest or send money.

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INSURANCE PRODUCTS:		
NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE

