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May 4, 2011

## **LifeAccess Accelerated Benefit Rider<sup>®</sup> Now Available on Hartford Leaders VUL Joint Legacy II**

The Hartford will be expanding the availability of the LifeAccess Accelerated Benefit Rider<sup>®</sup> to new sales of Hartford Leaders VUL Joint Legacy II.

When the LifeAccess rider is added to a joint/last survivor policy, up to 100% of the death benefit<sup>1</sup> will be available as an accelerated benefit if:

- 1) one insured has passed away and the last surviving insured is certified by a Licensed Health Care Practitioner as being chronically ill; **or**
- 2) both insureds are still alive and certified by a Licensed Health Care Practitioner as being chronically ill.

All other eligibility requirements must be met, as defined in the rider.

*Note: Subject to state approval. As of April 26, 2011, the following state approvals are outstanding: CA, FL, NJ, OH, SD, and WA.*

Merlin capabilities will be available May 9. Revised materials will soon be available on [www.hartfordinvestor.com](http://www.hartfordinvestor.com).

### **Questions?**

If you have questions or would like more information regarding this new rider, please contact your Hartford Representative or call our Life National Sales Desk at (800) 800-2738.

<sup>1</sup> Receiving benefits under the rider will reduce the death benefit available to the policy's beneficiaries.

**The Maximum Monthly Benefit under the rider cannot exceed the least of:**

- a) The monthly equivalent of the IRS Per Diem Limit at the time of claim; or
- b) The monthly equivalent of the IRS Per Diem Limit on the policy issue date, compounded annually at 4%; or
- c) 2% of the death benefit amount at the time of claim.

Note: The IRS Per Diem Limit for 2011 is \$300.

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. Variable universal life policies also have additional charges and fund operating expenses.

**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](http://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.**

"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.

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

**Hartford Leaders VUL Joint Legacy II** 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.

(800) 800-2738 [www.hartfordinvestor.com](http://www.hartfordinvestor.com)  
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