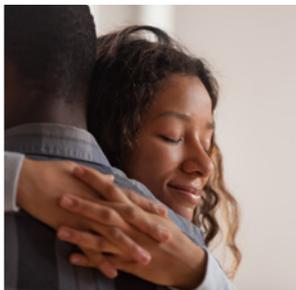


HELP GET MORE OUT OF LIFE WITH OUR LIVING BENEFITS OPTION.



An **ACCELERATED DEATH BENEFIT OPTION** that lets you receive a percentage of your Life insurance proceeds while you're alive.

ACCESS TO BENEFITS WHEN YOU NEED THEM MOST

Life insurance is one of the oldest and most valuable benefit plans you can have. The Hartford's Living Benefits Option¹ lets you access a portion of your Life insurance benefits at a time when you may need them most.

When terminal illness² strikes, our Living Benefits Option lets you tap into a percentage of your Life insurance proceeds to help pay your expenses. It can be used however you wish – for medical bills as well as other costs – helping to take the financial pressure off of you and your family during a difficult period.

READY FUNDS DURING A TIME OF TOUGH DECISIONS

You're eligible for the Living Benefits Option if all of these conditions are met:

- You're diagnosed as terminally ill by a physician.
- You have at least \$10,000 of Group Term Life coverage.
- You're under the age limit, if any, described in your Certificate of Insurance.

With the Living Benefits Option, the qualifying terminal illness duration is typically 6, 12 or 24 months, depending on your employer's plan.

Also dependent on your employer's plan, you can receive up to 80% of your Group Term Life benefit amount, with a minimum of \$3,000 and a maximum of \$500,000 with the Living Benefits Option. Funds are paid to you with no policy restrictions on their use, and the remaining benefit is payable to your beneficiary upon your death. If your health should ever take a turn for the worse, you'll appreciate the financial security that this option can help provide.

A LIFE OPTION THAT LIVES UP TO ITS NAME

With the addition of the Living Benefits Option, your employer has added more flexibility to your Life insurance plan. Enhancing its value. As one of the nation's oldest and most reputable insurance carriers, The Hartford gives you industry leading Life insurance protection. To find out more information on the Living Benefits Option, contact your company's benefits representative.

Visit us at [TheHartford.com/groupbenefits](https://www.TheHartford.com/groupbenefits)



Business Insurance
Employee Benefits
Auto
Home

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

¹ Accelerated Benefits may be taxable. These materials are not intended to provide tax, accounting or legal advice and cannot be relied upon for any such purpose. We recommend that you consult with a qualified tax advisor.

² Terminal illness or terminally ill means a life expectancy of typically 6, 12 or 24 months. It is variable by state or individual group.

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