



YOUR NEEDS ARE OUR TOP PRIORITY

Your Claim Forms



Safe Haven Program

WE ARE READY TO ASSIST YOU AS YOU MAKE YOUR NEXT IMPORTANT FINANCIAL DECISION

At The Hartford, we understand that this is a difficult time for you. We want you to know that we stand by you — and we are ready to assist you — as you make your next important financial decisions. We also want you to know that you have many options when it comes to receiving your insurance proceeds.



The Hartford's Safe Haven Program is one of your options.

WHAT IS THE SAFE HAVEN PROGRAM?

The Safe Haven Program is one way to receive your insurance proceeds.

If you elect the Safe Haven Program, your claim will be paid and The Hartford will send you a draftbook (which works like a checkbook) so that you can access your proceeds anytime, anywhere, and for any reason by simply writing a draft (like a check). The remaining balance will remain in our general account where it will continue to earn interest, allowing you time to make important financial decisions about your future. (Please refer to the included Rate Notice for current interest rate.)

The Safe Haven Program offers important services.

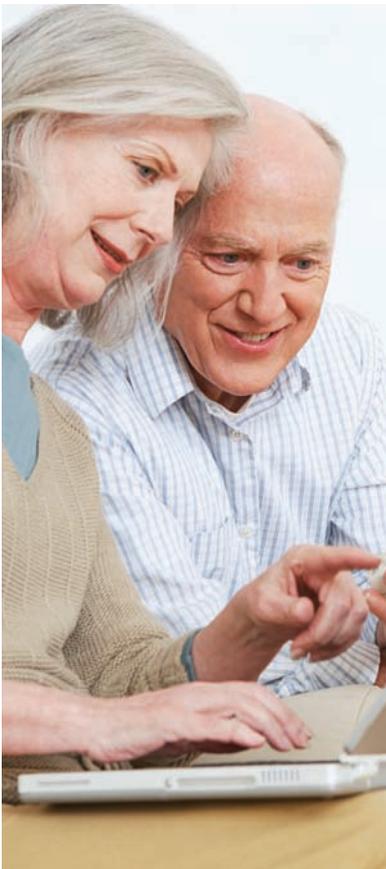
Through the Safe Haven Program, you'll have access to Beneficiary Assist^{®1}, a nationwide network of counselors who stand ready to assist you if you face financial, legal, or emotional challenges, including access to up to five face-to-face sessions with a counselor in your area. Safe Haven also provides you with our Connections newsletter and your own Safe Haven representative, who can help you take advantage of these services.

¹ If you receive benefits from a Hartford group life or accident insurance policy in lump sum, you will also have access to Beneficiary Assist[®] counseling services.

WHY CHOOSE THE SAFE HAVEN PROGRAM?

Key Points to Remember:

- Your proceeds will earn interest from the day we pay your claim — even while the draftbook is in the mail.
- The day your draftbook arrives, you can write a draft up to and including the full balance plus the interest.
- You can write a draft (just as you would write a check) to pay bills, make purchases, get cash, reinvest, etc.
- You can use your draftbook for electronic (ACH) payments either on the internet or over the phone.
- You'll have access to support services, including: in-person grief, legal, and financial counseling, 24/7 phone support, and a newsletter that focuses on the lives and financial needs of beneficiaries. All services are available for up to one year — even if you stay in the program for just one day.
- You can easily access your account online at www.thehartford.com/
- You can designate beneficiaries for your proceeds in the event of your death.
- Your beneficiary proceeds will be kept separate from your personal funds, so that you can take time to plan for your future, knowing your proceeds will continue to earn interest and can be accessed simply by writing a draft.



FREQUENTLY ASKED QUESTIONS.

Q: What if I want to deposit my full payment into my bank?

A: Easy enough, simply deposit the check directly into your bank account. This is no different from receiving a lump sum check.

Q: What if I have bills I need to pay right away?

A: Easy enough, as soon as you receive your draftbook, use it to pay your bills right away. In fact, because you're not waiting for a corporate check to clear, your Safe Haven draftbook could actually help you to pay these bills quicker. Plus, you can keep these proceeds separate so that you have detailed accounting for how you are using your insurance proceeds.

Q: What if I have an investment I want to fund?

A: Easy enough, simply write a draft (just like you would write a check) to fund your new investment.

Q: What if I will be spending the entire amount very quickly?

A: Easy enough spend whatever you need. As soon as your balance drops below our minimum amount we will send you a check for your remaining balance plus any accrued interest.

Q: What if I don't know what I want to do with my proceeds?

A: Easy enough, you can use your draftbook to pay your immediate needs, and then you can take your time to carefully consider your future options. Once you've come up with a plan, simply write a draft or multiple drafts to complete your plan.

Safe Haven is not intended to be a long-term investment vehicle. It is intended to provide you with time as you plan for your future. The interest will be taxable to you as income. Also, since Safe Haven was designed for insurance payments, you may not make additional deposits into Safe Haven.

WHY SHOULD YOU CHOOSE THE HARTFORD?

We've been protecting individuals and businesses since 1810. We were there for the Great Chicago Fire of 1871. For the construction of the Hoover Dam. For the first meeting of the United Nations.

And while we're proud of our historic past, even more important is the future we're helping to create. We're ready to help you plan for — and protect — your future.

Safe Haven proceeds are not FDIC-insured and proceeds under the program are held in The Hartford's general account and are backed by the claims-paying ability of the issuing companies of The Hartford Financial Services Group, Inc. The Hartford intends to make a profit from offering the Safe Haven Program from the difference between the money we earn on the assets in the Safe Haven Program and the interest we credit to participants. There are other settlement options available to you that are described in the enclosed claim forms.

**To learn more about the Safe Haven Program,
please call 1-888-801-3873
Monday-Thursday, 8 a.m. to 7 p.m.
Friday, 8 a.m. to 6 p.m.**

Group Life Claim Forms for Employee or Dependent



IMPORTANT INSTRUCTIONS FOR COMPLETING CLAIM FORM(S)

To the Employer and Employee/Beneficiary, as applicable.

We know this is a difficult time, and we want to assist you in filing your claim as quickly as possible. Please read these important instructions regarding completion of these forms. Also, please read the "Important Notice" on page 4.

The information below constitutes a complete claim filed with The Hartford for purposes of claiming Basic, Supplemental and Dependent coverage.

Part I - Employer's Statement

- Form is to be completed in its entirety and signed by the Official Representative of the Employer/Plan. A certified Death Certificate stating cause and manner of death must be attached to this form.
- Proof of salary as defined in the Policy (attach W2 or commissions, if applicable)
- Submission of claims on any voluntary or contributory Life plans, including Dependent coverage, must include copies of the enrollment forms and history to show timely enrollment.
- All claims must be submitted, along with the beneficiary designation forms on file with the Employer/Plan, if any. If none on file, the Employer/Plan shall certify to that fact on the claim form.

Part II - Beneficiary Statement

- If more than one beneficiary, each beneficiary can either sign and date one form, or each can complete separate forms, showing their current address, date of birth and Social Security Number.
- All beneficiaries must elect a Payment Option (page 3) - Please refer to the Safe Haven Disclosures of this form, for important information about the Safe Haven Program.

Miscellaneous - All Claims

- If the claim proceeds are payable to an Estate, Executors or Administrators of the Estate, Part II must be completed by an Executor or Administrator. An official certificate of such person's legal appointment and qualification must be attached to this form. Please include the Estate Tax Identification Number. If none available, please explain.
- If any designated beneficiary is a minor, Part II must be completed by a custodian or guardian. An official certificate of the guardian's legal appointment and qualification of the minor's **estate or property** must be attached to this form, if applicable.
- If claim is for a dependent child enrolled in an accredited school of higher learning, submitted documents should include a student enrollment verification form executed by the school.
- Foreign Death - Include both the Official Death Certificate and the Death of American Citizen Abroad form.

Mail completed forms to: The Hartford
Group Life/AD&D Claims Unit
P. O. Box 14297
Lexington, KY 40512-4297
Customer Service: 1-888-563-1124
Fax Number: 1-866-344-9747

Release of claim forms is not an admission of coverage under a policy for an employer, group or organization.



**PROOF OF DEATH FORM (Group Life Insurance)
EMPLOYEE or DEPENDENT**

**PART I - EMPLOYER'S STATEMENT - TO BE COMPLETED IN FULL FOR ALL CLAIMS
(Please verify if the employee qualifies for any other group benefits through The Hartford and submit the claim accordingly)**

Group Policy Numbers: Life: _____			Employer:	
Name of Insured /Participant:			Social Security Number:	
Insured's address: (Street, City, State & Zip Code)			Date of Birth:	Date of Death:
Branch/Location:	<input type="checkbox"/> Salaried <input type="checkbox"/> Hourly	Date of Hire:	Effective date of employee's insurance:	Premiums paid to date? <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation:	Classification	Provide employee's actual date last physically at work: _____		
Provide reason employee did not return to work on their next scheduled workday: <input type="checkbox"/> Illness <input type="checkbox"/> FMLA (provide approval form) <input type="checkbox"/> Retirement - Date: _____ <input type="checkbox"/> Other (please explain): _____				
Is there a Beneficiary Designation Card on file? <input type="checkbox"/> Yes <input type="checkbox"/> No (if "Yes", a copy must be submitted)		Has Beneficiary completed a Funeral Home Assignment? <input type="checkbox"/> Yes <input type="checkbox"/> No if "Yes", enclose assignment or explain:		

AMOUNT OF INSURANCE BEING CLAIMED FOR EMPLOYEE OR AMOUNT IN FORCE FOR EMPLOYEE IF DEPENDENT CLAIM

Basic Life: \$ _____	(Employee's earning as defined in the policy. Attach W-2 if applicable) Rate of earnings used to calculate benefit amount: _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Regular hours scheduled to work: (if applicable) _____ Effective date of above reported earnings: _____ Do the earnings include commissions or bonuses? <input type="checkbox"/> Yes <input type="checkbox"/> No
Supplemental Life: \$ _____	
Coverage claimed above, reflect age reduction(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date insurance was discontinued or not in force _____	
Indicate if any of the following apply to this Employee: <input type="checkbox"/> Applied for Conversion <input type="checkbox"/> Has been approved for LBO/Accelerated Death Benefits by prior carrier <input type="checkbox"/> Has been approved for Long Term Disability <input type="checkbox"/> Has been approved for Waiver of Premium by prior carrier	
Note: Changes in amounts of coverage, or increases in coverage, may not apply if the employee was absent from work due to illness or injury on the effective date. Changes in amounts of coverage and increases are deferred until employee returns to active full-time work. If the employee elected increases in coverage during the past two years, the amount being claimed reflects the increase, attach copies of the election forms.	
State name and amounts of other insurance policy(ies), if any.	

DEPENDENT INFORMATION - ONLY COMPLETE FOR DEPENDENT CLAIM

Full Name of Deceased Dependent	Deceased's Social Security Number	Date of Birth	Date of Death	Relationship to Employee
Last Residence: (Number, Street, City or Town, Zip Code)	Is Employee Actively at Work? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, complete date last worked and reason above		Have premiums been paid to date for this dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the dependent child, over the Policy's limiting age? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the dependent child a full-time student? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", and required by the Policy, include Enrollment verification from school.		Was dependent child incapacitated? <input type="checkbox"/> Yes <input type="checkbox"/> No	

AMOUNT OF INSURANCE BEING CLAIMED FOR DEPENDENT

Dependent Supplemental Life: \$ _____	Dependent benefit is a: <input type="checkbox"/> Flat Amount <input type="checkbox"/> Percentage of Employee's amount If a percentage, please complete amount of employee insurance above. Does Coverage claimed reflect age reduction(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No
Indicate if any of the following apply to this Dependent: <input type="checkbox"/> Applied for Conversion <input type="checkbox"/> Has been approved for LBO/Accelerated Death Benefits by prior carrier <input type="checkbox"/> Has been approved for Waiver of Premium by prior carrier	

Employer Certification: I hereby certify that the information provided on the Employer Statement is true and complete according to the records of the Employer. I agree that this information is subject to audit by Hartford Life Insurance Company or Hartford Life and Accident Insurance Company and/or its representative.

Employer _____	Address _____
Signature _____	Date _____ Their Authorized Representative: (Please print)
() _____	() _____
Telephone Number _____	E-mail address _____ Facsimile Number _____

**Group Life Claim Form
for EMPLOYEE or DEPENDENT**



PART II - Beneficiary's Statement

Name of Deceased: _____	Policy Number(s): _____
Claim Number (if known): _____	

Under penalties of perjury, I certify that:

- (1) the number shown on this form is my correct taxpayer identification; and
- (2) I am not subject to a back-up withholding, because, (a) I am exempt from back-up withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends; or (c) the IRS has notified me that I am no longer subject to back-up withholding; and
- (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions: You must cross out item (2) above, if you have been notified by the IRS that you are currently subject to back-up withholding, because, you have failed to report all interest and dividends on your tax return.

By signing below:

- (1) **I Hereby Certify and Agree** that I have read and understand the IMPORTANT NOTICE on page 4 of this claim form package.
- (2) **I understand and Agree** that payment of the claim proceeds according to any alternate mode of settlement specified in the policy will only be made if the Company receives a written request for such alternate method of payment from me prior to the payment of the claim proceeds.

DEATH BENEFIT PAYMENT OPTION

Please select only one of the options listed below. If you do not choose a payment option, a lump sum check will be sent. The Safe Haven program option is not available to residents of Alaska or for benefits payable under the Voluntary Accidental Death plan. Benefit amount less than \$10,000 will be paid in a lump sum check.

- I would like the full amount of the insurance proceeds payable to me to be distributed, in a single distribution, into the Safe Haven Program. I understand that after this distribution, into the Safe Haven Program, which constitutes full payment of my insurance proceeds, any claim I may have against The Hartford will relate to the undertaking between me and The Hartford as to the Safe Haven Program, not to the insurance policy. For information on the Safe Haven Program, please refer to the Safe Haven disclosures included with this form.
- I would like a check in the full amount of the insurance proceeds payable to me.

Beneficiary Name: (print)	Date of Birth:	Relationship:
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Citizenship: U.S. citizen U.S. resident Non-resident alien (Request a W-8BEN)

Complete Mailing Address: (Number & Street)	Beneficiary's Social Security Number or Estate /Trust Tax ID:
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(City, State & Zip Code)	Telephone Number: Day: () Evening: ()
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Personal Cell Telephone Number: () May we have your authorization to leave confidential medical and benefit information on your personal cell phone? Yes No and/or request this by e-mail: Yes No Please initial: _____ to confirm your election

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature: X	Date:	E-mail address:
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DEATH BENEFIT PAYMENT OPTION

Please select only one of the options listed below. If you do not choose a payment option, a lump sum check will be sent. The Safe Haven program option is not available to residents of Alaska or for benefits payable under the Voluntary Accidental Death plan. Benefit amount less than \$10,000 will be paid in a lump sum check.

- I would like the full amount of the insurance proceeds payable to me to be distributed, in a single distribution, into the Safe Haven Program. I understand that after this distribution, into the Safe Haven Program, which constitutes full payment of my insurance proceeds, any claim I may have against The Hartford will relate to the undertaking between me and The Hartford as to the Safe Haven Program, not to the insurance policy. For information on the Safe Haven Program, please refer to the Safe Haven disclosures included with this form.
- I would like a check in the full amount of the insurance proceeds payable to me.

Beneficiary Name: (print)	Date of Birth:	Relationship:
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Citizenship: U.S. citizen U.S. resident Non-resident alien (Request a W-8BEN)

Complete Mailing Address: (Number & Street)	Beneficiary's Social Security Number or Estate /Trust Tax ID:
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(City, State & Zip Code)	Telephone Number: Day: () Evening: ()
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Personal Cell Telephone Number: () May we have your authorization to leave confidential medical and benefit information on your personal cell phone? Yes No and/or request this by e-mail: Yes No Please initial: _____ to confirm your election

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature: X	Date:	E-mail address:
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IMPORTANT NOTICE

Please read the statement that applies to your state of residence and sign the bottom of the page.

For residents of all states EXCEPT California, Colorado, Florida, Kentucky, Maine, Maryland, New Jersey, New York, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

For residents of Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

For residents of Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for insurance policy is subject to criminal and civil penalties.

For residents of New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

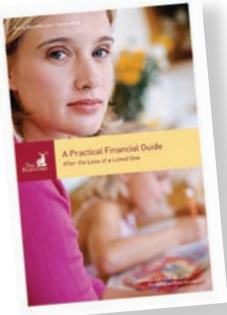
For residents of Oregon: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

For residents of Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Signature

Date



For more information about other settlement options, please refer to the policy, the claim form, or call our customer service at the number listed on the claim form.

ADDITIONAL RESOURCES FOR BENEFICIARIES.

Following a death, beneficiaries often face difficult decision-making responsibilities.

A Practical Financial Guide was written specifically for beneficiaries. It will walk you through the many financial issues both at the time of death and afterward.

You can count on The Hartford to provide you with the knowledge to ensure your financial protection today and in the future.

To obtain your free copy of A Practical Financial Guide, please call us at **1-888-801-3873**.



Safe Haven is not a bank account and as such Safe Haven assets are not insured by the FDIC. Nor are they backed or guaranteed by any federal or state government agency. Rather, Safe Haven is part of the general account of the applicable issuing company of The Hartford and payments are based on the company's claim-paying ability. Please review the Safe Haven terms and conditions sheet which is included in this folder, for important information about the Safe Haven Program.

WE'RE HERE FOR YOU WHEN YOU NEED US.

Use this helpful checklist as you work through some common tasks and issues that many beneficiaries face.

CHECKLIST

Consider Choosing the Safe Haven Program

Choose to receive your insurance proceeds via the Safe Haven Program* and earn interest on your proceeds while you take advantage of our counseling and support services. Then, work through the remainder of this checklist.

Review and Change If Needed

- Names on any jointly held accounts
- Names on auto insurance policies
- Names on homeowner's insurance policies
- Names on credit cards and charge plates
(or cancel cards and plates)
- Names on stock and bond accounts
- Names on credit union and bank accounts
- Tax exemption status if you're employed

Locate

- Individual and group life insurance documents
- Current business papers
- Assets (bank accounts, CDs, investments, etc.)
- Official documents (real estate papers, health insurance documents, etc.)

Contact

- Social Security
- Lawyer
- Insurance companies
- Financial advisor
- Employers and organizations

Plan

- Financial situation
- Insurance amounts and beneficiaries
- Beneficiaries on stocks and bonds you own
- Your will (or have one written)

INTEREST RATE NOTICE

The Safe Haven® Program



Effective 12/01/12, the rate of interest credited on assets in the Safe Haven Program is **0.40%***

Safe Haven is intended to provide our customers with a convenient means for paying for their immediate needs and to allow them time to decide how to use the remaining balance of their insurance or annuity proceeds. Interest is paid from the date your claim is settled to the date you withdraw your funds.

Interest is compounded daily and credited to your account on the last day of each month. Interest will be available for withdrawal the day it has been credited.

If you elect to participate in The Hartford's Safe Haven program, your insurance or annuity proceeds ("Safe Haven assets") will be held in The Hartford's general account.

The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest rate credited to our customers participating in the Safe Haven program will provide The Hartford with a profit and cover the expenses we incur.

*The Hartford, in its sole discretion, determines the credited interest rate and can change the rate at any time. The current rate of interest will be displayed on your Program statement or you can call Customer Service at 1-800-918-2335. In determining the interest rate, we also factor in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

The interest rate is effective 12/01/12; all other information and representations herein are as of 10/15/11.



TERMS AND CONDITIONS

This constitutes a supplemental contract.

The Safe Haven[®] Program



The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Fire Insurance Company, Hartford Life Insurance Company, Hartford Life and Annuity Insurance Company, Hartford Life and Accident Insurance Company, and Hartford Life Group Insurance Company. Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company are acting as the administrator of the Safe Haven program for Time Insurance Company, Union Security Life Insurance Company of New York and Union Security Insurance Company. Refer to the original policy for the appropriate insurer.

A. Your Proceeds

The full amount of the insurance proceeds payable to you has been distributed, in a single distribution into the Safe Haven Program. This is a draft account, not a checking account. Checks are drafts drawn on banks. Under the Safe Haven Program, your money is not held in a bank. It is held in The Hartford's general account. As a result, your drafts are drawn on The Hartford and are only payable through the Bank of New York Mellon, 500 Ross St, Room 1380, Pittsburgh, PA 15262.

The draft kit mailed to you provides access, at any time, to part or all of these funds by writing one or multiple drafts, which you can use like personal checks. Please note that certain merchants as part of their business protocol, may screen a customer's check or draft payment for acceptance using a variety of factors (e.g. customer's check writing history) and/or utilize third party check verification services. A merchant may consider the nature of a draft account as one factor in their screening process.

You understand that after the distribution into The Safe Haven Program, which constitutes full payment of the insurance proceeds, any claim that you may pursue against The Hartford will relate to the undertaking between you and The Hartford as to The Safe Haven Program, not the insurance policy. Original claim settlement options are not preserved.

B. Interest Earned

The Hartford credits interest on your money compounded daily and credited to you on the last day of each month. Interest is earned on the funds in Safe Haven from the date your claim under the insurance policy is settled and the full amount payable to you has been distributed, in a single distribution, through the Safe Haven Program. Interest will be available for withdrawal on the day it has been credited.

The Hartford in its sole discretion, determines the credited interest rate. The interest rate is based, in part, upon the analysis of interest rates credited to funds left on deposit with other insurance companies under programs similar to The Hartford's Safe Haven program. In determining the interest rate, we also factor in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

Your money in the Safe Haven Program is held in The Hartford's general account. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest rate credited to our customers participating in the Safe Haven program will provide The Hartford with a profit and cover the expenses we incur.

C. Tax Reporting and Considerations

The interest earned on your account is considered taxable income. The Hartford is required by law to report the interest amount annually to you and the Internal Revenue Service (IRS). If the interest earned in Safe Haven during the year is \$10.00 or more and you are a U.S. Person, a form 1099-INT will be mailed to you at the end of the year. If you are a Foreign Person, the interest amount is subject to different reporting requirements.

Choosing and keeping a retained asset account may have tax implications. Please consult with a tax advisor with any tax questions related to your account.

D. Not FDIC Insured

Your money in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. Your money is held in the general account of the applicable issuing company of The Hartford and your ability to withdraw your money is based on the claims paying ability of the issuing company as listed above.

In the event of insurer insolvency, your state's Insurance Guaranty Association provides some coverage of assets in the Safe Haven Program. Since coverage varies by state, we advise you to contact your state guaranty association for information about coverage and limitations. You can find the link to their website at www.nolhga.com – the National Association of Life and Health Insurance Guaranty Associations (phone: 703-481-5206).

E. Minimum Balance Requirements

If the balance of your proceeds drops below \$750, we will mail you a check for the balance of your funds, the accrued interest, and a close out statement on the last day of the month.

F. Statements

Each quarter you will be mailed a statement showing withdrawals, interest credited, cleared drafts, current interest rate, and any other activity.

Interim monthly statements will only be provided upon request or when there are new transactions posted or credited to your proceeds other than earned interest.

G. Fraud Prevention & Your Responsibilities

You should exercise reasonable care and promptness in examining your statement and notify customer service immediately if you question a particular transaction. Failure to report any questionable transactions in a timely manner may result in loss of funds.

You should keep your Safe Haven draft book in a safe and secure location. In the event you lose possession of your Safe Haven draft book, you must notify customer service. Failure to report a lost or stolen draft book in a timely manner may result in loss of funds.

You are responsible to provide a valid W-9 form for name, signature and tax identification number verification. Failure to do so may impact transaction processing, security authentication and our mutual efforts to prevent fraud.

In the event of reasonably suspected or known fraud, The Hartford reserves the right to freeze

funds in the account pending timely receipt of required documents, investigation and resolution. To the extent required by applicable state law, The Hartford is responsible for any unauthorized use of the Safe Haven account and will make you whole in the event of an unauthorized use, including among other events, payment made on a forged instrument.

H. Cleared Drafts

Cleared drafts will be retained by the Bank of New York Mellon and will not be returned to you. A copy of cleared drafts will be printed on your statement. You may also obtain a copy of a cleared draft by contacting Customer Service.

I. Fees and Withdrawal Restrictions

The Safe Haven Program does not charge any fees against your account.

There are no restrictions for withdrawal frequency or minimum withdrawal amounts.

J. Deposits

You may not make deposits into Safe Haven. Only interest earned and insurance proceeds distributed to you may be deposited.

K. Ending Participation in Safe Haven

You can choose from any of the three following options to terminate your participation with Safe Haven:

- Write a draft for the entire balance;
- Call Customer Service and request that your participation be terminated;
- Write a letter asking that your participation be terminated and mail it to:

The Hartford's Safe Haven Program
P.O. Box 5005
Hartford, CT 06102

Please include your name, account number, address, signature, and a phone number on all correspondences.

L. Account Inactivity

We may be obligated to transfer (escheat) your money in the Safe Haven Program to your state if no activity occurs in the account within the time period specified by your state's unclaimed property laws. Safe Haven understands the importance of customer communication and will make reasonable and customary attempts to research and contact you seeking your response prior to any such transfer. It is important that you keep your name, address and contact information current.

Examples of account activity that indicate your desire to continue participation may include:

- Contacting customer service to update or confirm your contact information
- Viewing account activity and other information online at <http://www.thehartford.com>
- Calling our automated phone system 24/7 at 1-866-414-8181 for basic information
- Writing a draft to pay bills, make purchases, get cash, invest, et cetera.

As always, if you need assistance with any of these options then call customer service. We are here to serve you.

M. Changes in Terms and Conditions; Acceptance

The Hartford reserves the right to change the terms and conditions of this Safe Haven program. You will be informed in your quarterly statement that changes have been made. Your continued usage of the services provided through Safe Haven constitutes acceptance of these terms and conditions. In addition, The Hartford reserves the right to terminate your participation at any time.

N. Address Change

Please notify us of any change of address. Failure to provide new address information could cause a delay in your receipt of quarterly statements and year-end tax forms.

O. Assignments

Your Safe Haven is not transferable.

P. Beneficiary Designation

You can specify primary and contingent beneficiaries for your Safe Haven proceeds who will receive any remaining funds in the event of your death. A beneficiary designation will be effective only if you execute a beneficiary designation form and we provide you with our letter of confirmation. If you do not designate a beneficiary, The Hartford, upon notification of your death and receipt of a valid death certificate and required documents, will close your account and pay any remaining funds to your estate.

Q. Payment Interruption

In the event of insolvency of the issuing company, a lengthy delay is possible before you can get your money.

R. Customer Service

For additional information and answers to any questions, you can reach your dedicated representative in our Customer Care Center toll free at 1-800-918-2335 (M-Th 8 a.m. to 7 p.m., Fri 8 a.m. to 6 p.m.). Or write us, including your name, account number, address, signature, and a phone number, at:

The Hartford's Safe Haven Program
P.O. Box 5005
Hartford, CT 06102

Automated services are available 24 hours a day, 7 days a week. Your toll free number is located on your confirmation certificate and your quarterly statement.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

This information is written in conjunction with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

We recommend that you consult a financial advisor regarding investment options.



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