

Attached please find the latest edition of LifeTimes. Offerings and updates within this newsletter are subject to firm approval. Please check with your firm for availability before forwarding to your representatives.



August 11, 2009

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Product Updates

ANNOUNCING Hartford Leaders VUL Joint Legacy II

In an effort to further align our last survivor variable universal life product with our single-life VUL products we are pleased to announce Hartford Leaders VUL Joint Legacy II.

Hartford Leaders VUL Joint Legacy II features:

- **No-Lapse Guarantee (NLG)** available for up to 20 years for issue ages 55 and younger, to age 75 for those over 55, but no less than five years. The NLG period is based on the issue age of the younger insurable life unless the younger insured is uninsurable.
- **Simplified loan structure.** One rate of interest charged on outstanding indebtedness creating an easy to understand wash loan structure.
- **Overloan Protection Rider** protects the policy from lapsing in the event it becomes over loaned.
- **Optional GMAB and GMDB Riders**, Guaranteed Minimum Accumulation Benefit (GMAB) and Guaranteed Minimum Death Benefit (GMDB)
- **Cost of insurance rates enhanced** to improve illustrations where clients desire an increasing death benefit for the life of the contract.
- **Age Nearest Birthday (ANB)** definition

Hartford Leaders VUL Joint Legacy II will replace Hartford Leaders VUL Joint Legacy.

Both loans and withdrawals from a permanent life insurance policy may be subject to penalties and fees and, along with any accrued loan interest, will reduce the policy's Account Value and Death Benefit. Depending upon the performance of a VUL policy's investment choices, the Account Value may be worth more or less than the original amount invested in the policy. Assuming a policy is not a Modified Endowment Contract (MEC), loans are free from current Federal taxation and withdrawals are taxed only to the extent that they exceed the policyowner's cost basis in the policy. Distributions from MECs are subject to Federal income tax to the extent of the gain in the policy and taxable distributions are subject to a 10% additional tax prior to age 59 1/2, with certain exceptions.

NEW DisabilityAccess Rider

The optional DisabilityAccess Rider is a new rider featured on Hartford Leaders VUL Legacy and Liberty and Hartford Bicentennial UL Founders. The rider benefit is activated when the insured, who is gainfully working, becomes totally disabled due to sickness or injury and is unable to perform the material and substantial duties of their own occupation. The insured must also meet other rider requirements.

Rider highlights:

- Designed to provide a tax free monthly income benefit of up to \$5,000 a month (based on underwriting limits at policy issue)
- Disability benefit will last for up to 24 months, until the Lifetime Benefit Amount is exhausted

NEW Optional Enhanced Rate Dollar Cost Averaging (DCA) Program

An Enhanced Rate Fixed Account is being added to: Hartford Leaders VUL Legacy, Liberty, and Joint Legacy II.

- Account is designed to allow clients to earn an enhanced rate of interest on their initial premium and any associated 1035 amount as they DCA into their investment choices over the first six months of their policy.
- The Enhanced Rate Fixed Account is only available to new purchasers of the VUL policies listed above.

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INTRODUCING LifeAccess Accelerated Benefit Rider with Last Survivor Concept

In situations where last survivor is being considered as a potential death benefit solution because of the leverage it provides and the optional LifeAccess rider may meet additional needs your client might have, we are offering a simple strategy to present, apply for, deliver and pay for a multi product strategy for your clients:

- Enhanced Merlin illustration system allows the easy generation of joint life and companion single-life policies with the LAABR
- Updated application and new business processes to allow you to submit one application for the three policies
- The underwriting offer on all three policies will be delivered at the same time
- The policies will have sequential policy numbers and will be delivered at the same time
- The premium due notice will come as one statement for all three policies. (If the policies have the same payor and policy dates)

Available on Hartford Bicentennial UL Joint Freedom II and Hartford Leaders VUL Joint Legacy II. A new application, HL-15911(09) is available as of August 10, 2009 (in approved states). To apply for LifeAccess on a joint product, complete Section 11 (Multiple Insureds) along with the Additional Coverage Supplement.

Producer Tools

Merlin 09.4.3 Enhancements

Hartford Leaders VUL Joint Legacy II is available for illustration

DisabilityAccess Rider

- Now available with Hartford Leaders VUL Legacy and Liberty and Hartford Bicentennial UL Founders

Enhancements to Internal Rate of Return Supplemental Illustration

- Illustration allows "Income Tax Equivalent IRR" and "Estate Tax Equivalent IRR"
- These figures help demonstrate the potential tax advantages of life insurance

New Concept Selection Available - "LifeAccess with Last Survivor"

- Concept selection provides an easy way to illustrate three policies – survivorship, single life on the 1st insured, and a single life on the 2nd insured – without keying three separate illustrations
- The LifeAccess Accelerated Benefit Rider will be illustrated on the single-life policies
- A new input screen is available to illustrate single-life policies on both insureds. Case design of the single-life policies will be based on the input from the last survivor policy. Editing the single illustrations is not allowed.
- A new single page summary report will be generated that displays basic policy information for each case, such as face amount and planned premium

New Graph Added to the Cash Flow Distribution Analysis Supplemental Illustration

- Graph provides a one-page summary of Cash Flow and Net to Heirs projections under both the "with" and "without life insurance" scenarios
- Graph can be used to demonstrate a client's ability to pay premiums and the potential benefits of purchasing life insurance

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Winflex 06.02.04 Enhancements

- DisabilityAccess Rider is available with Hartford Bicentennial UL Founders and Hartford Leaders VUL Liberty and Legacy
- Basic compliance illustration now available for Hartford Leaders VUL Liberty, Legacy and Joint Legacy II

To view all enhancements and download the latest version of Merlin please click on the link below, or contact your Key Account Manager.

[Merlin Illustration Updates](#)

Questions?

Please contact Sales Support at (800) 800-2738 - option 1, e-mail lifeproducersevices@hartfordlife.com

NEW Life Insurance Application: Effective August 10, 2009

- **A new Application for Life Insurance**, HL-15911(09) (countrywide or state variations) will be available for use on all life insurance applications with state and firm approval.
- The old application form HL-15911(07) Revised 3 (or current state variation) can be accepted with application - signed date before October 10, 2009
- Future state and firm approvals will receive a 30-day application transition once available and communicated; Dates will fluctuate based on state approval dates
- Following are highlights of the changes:
- Formatting and flow changes
- Application number added to top of each page
- 'Mailing Address' added for proposed insured's and owner
- 'Gross Annual Income' and 'Estimated Net Worth' added to proposed insured's sections
- 'Planned Annual Premium' moved to the Premium/Billing section of the application
- DisabilityAccess Rider added
- 'Additional Information/Details,' Section 16, added for additional space if needed
- Compliance recommended wording changes throughout the application
- Two additional signature lines added for policy owner
- Updated and moved the 'Age 70 and Over' supplement questions to the main application - Eliminates need for additional supplement
- 'Purpose of Insurance' section moved to the nonfiled page
- Added 'Multiple Policies' section (Section 11)
- Can be used with Combo, Concurrent and Joint LifeAccess sales
- Complete the long-form application and one 'Additional Coverage Supplement' for each policy
- Reduces paperwork by 1/4 for each additional insured applying for coverage

NEW Permanent SNAP Application: Effective August 10, 2009

Paper SNAP application LA-1306(09) will be available with the following updates:

- Addition of the DisabilityAccess Rider
- Addition of the Child Rider (Child Rider already exists on eSNAP)
- Subject to state approval

Updated eSNAP Application

eSNAP application will be available with the following updates:

- Addition of Hartford ExtraOrdinary Whole Life (HEWL already exists on paper SNAP app)
- Addition of DisabilityAccess Rider

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Updated SmartForms

SmartForms have been updated to include:

- DisabilityAccess Rider
- LifeAccess with Last Survivor concept
- Over age 70 supplement

Book of Business Enhancements

Statement Sort Order Feature: *View Statements by Month!*

Effective August 10, 2009

- A new sort order option will be available on the HartfordInvestor.com Financial Professional website (HIFP) within the Book of Business tool
- This new feature sorts a book of business based on issue month first, regardless of year

The sort order feature helps to make the policy review process quicker and more efficient!

For questions about this new feature call The Hartford's Customer Service Center at (800) 231-5453

Inforce Illustration Capability Now Available

Effective August 9, 2009

The ability to run inforce illustrations is now available through the book of business tool found on HIFP.

This capability allows you to:

- Run illustrations 24/7 — no longer limited to The Hartford's call center hours
- Run as many scenarios as you would like at your own convenience
- Supply additional policy performance information to a client during annual reviews

For questions about this new capability contact The Hartford's Sales Desk at (800) 800-2738.

Underwriting & New Business Updates

NEW Underwriting Information Available on HIFP

The underwriting page on HIFP has been updated to provide additional information about underwriting requirements.

Access the new **Requirements tab** to obtain:

- Details on Hartford's approved vendors
- Information about the vendors used for home office ordering
- Tools for effectively preparing your client for the underwriting process
- Underwriting age and face charts for each product

Easier Product Changes to Pending Business

When switching from a Permanent product to Term insurance, an RTI (Request for Term Insurance) is no longer needed. A simple phone call or quick email is all it takes. Just let us know the face amount, plan number of term years and any riders (if applicable) and we'll make the change for you!

Just call the New Business Contact Center at (800) 246-4819 and we'll handle the rest!

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

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Hartford Leaders VUL Liberty 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.

Hartford Leaders VUL Legacy 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 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.

Hartford Bicentennial UL Founders is a flexible premium universal life insurance policy. HLI policy form # HL-19263(08)(NY). HLA policy form # LA-1308(08) and may include state abbreviations. Features may vary by state.

Hartford Bicentennial UL Joint Freedom II is a last survivor flexible premium universal life insurance policy. HLI policy form # HL-15925(05)(NY). HLA policy form # LA-1264(05) 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.

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Questions/Comments

Contact:

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