



10-08

March 5, 2010

Introducing the new Owner Designated Settlement Options Rider (ODSO)

The optional Owner Designated Settlement Options Rider (ODSO) provides the policyowner a simple way to control how the life insurance death benefit will be distributed to beneficiaries.

- Available on all current products
- No additional cost

- **Features and Benefits**
 - *Flexible:* The policyowner can select this rider at any time and can change settlement option selections any time prior to the death of the insured
 - *Irrevocable:* The policyowner's settlement choice is locked in upon death of the insured; beneficiaries will not be able to change it
 - *Beneficiary-specific selections permitted:* Policyowner can select distinct settlement options for each beneficiary
 - *Partial ODSO permitted:* The policyowner can select a portion of the death benefit to be payable through the ODSO, with the remainder payable in a lump sum

- **Available Options**
 - **Income of Fixed Amount**
 - *Guarantees the beneficiary equal payments of the amount chosen until the amount under this option is exhausted; final payment will be for the balance only*
 - **Income for Fixed Period**
 - *Guarantees that the beneficiary will receive a payment for the specified number of years chosen*
 - **Life Income with Fixed Period**
 - *Guarantees that the beneficiary will receive payments for life, with an additional guarantee that payments will be made for at least the stated period*

This rider is available on new business and existing policies. To apply:

- New business – apply through the normal application process by selecting the rider on the application form
- In-force business – must complete the policy change form to apply for the rider after issue

NEW Merlin ODSO Calculator!

A new calculator is available in Merlin to illustrate potential ODSO settlement options for prospective clients. Visit the Merlin system or contact your Hartford representative for more information.

State availability:

- This rider is approved in all states

Questions?

If you have questions, please contact your Hartford Representative. Don't know who that is? Call Sales Support at (800) 800-2738, option 1.

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