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August 20, 2010

Hartford Expands Last Survivor Underwriting Upgrade Program

Effective on all Hartford Bicentennial UL Joint Freedom II and Hartford Leaders VUL Joint Legacy II policies issued on and after August 18, 2010, The Hartford is expanding the table-reduction program for all table-rated insured. Table ratings are assigned on a scale of one to 16 to those clients whose health or other factors increase the insurance risk, resulting in high premium requirements. Lower ratings can mean either lower premium requirements or allow more premium to accumulate within the policy.

The program now offers an automatic reduction of up to:

- Four tables on each life, through issue-age 50
- Three tables on each life for those ages 51-70
- Two tables on one life for those ages 71-75, provided the other life is at least Standard Non-Nicotine

Under this program, the scope of the table-upgrade program for Hartford Bicentennial UL Joint Freedom II and Hartford Leaders VUL Joint Legacy II is expanded to include:

- Both lives through age 70
- Automatic reductions all the way through table 16
- A greater maximum reduction for ages 61-70
- One-life reduction allowed for ages 71-75, provided the other life is at least Standard Non-Nicotine

Additional parameters

- Total enhanced coverage cannot exceed \$10 million
- Program may be withdrawn at any time

Life insurance policies contain fees and expenses, including cost of insurance, administrative fees, premium loads, surrender charges and other charges or fees that will impact policy values. Variable life insurance policies also have additional charges and fund operating expenses.

Questions?

If you have questions, please call our Sales Desk at 800-800-2738.

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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.

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 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.

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