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September 3, 2010

## The Hartford Launches Hartford Frontier Indexed UL<sup>SM</sup>

The Hartford will enter a new Frontier with the launch of Hartford Frontier Indexed UL<sup>SM</sup> on September 7, 2010. This product marks our first foray into the indexed universal life insurance marketplace – a marketplace that has experienced a growth of 279% in the last five years<sup>1</sup>

With a still uncertain economy and no assurances for the future, many Americans are uneasy about investing their money in equity-based products with no limit on losses. At the same time, clients who need death benefit protection may be looking for a life insurance product offering cash value accumulation potential not typically offered through traditional universal life products.

Hartford Frontier Indexed UL offers policy owners the option of allocating premium payments to a fixed account with a guaranteed interest crediting rate of 2% and an index account based in part on the return of the S&P 500<sup>®</sup> with a 0% floor to protect clients from market based performance losses.<sup>2</sup> Compared to the rest of the indexed UL marketplace, Frontier is an easy-to-understand and competitively-priced offering.

### Hartford Frontier Indexed UL's<sup>SM</sup> transparent design offers:

- Death benefit protection
- One index account based on the S&P 500<sup>®</sup>, and one fixed account with a guaranteed interest crediting rate
- 100% participation in performance based on the S&P 500<sup>®</sup> excluding dividends, subject to the growth cap, currently at 12%. The guaranteed minimum index growth cap is 3%. (This is not a guaranteed interest rate.)
- 0% floor on the index account to eliminate market-based losses<sup>2</sup>
- Straightforward crediting methodology

### Here's what you need to know to get started with Frontier:

- **State Approvals**  
Available in all states except California and Delaware, where it is not yet available.
- **Marketing Materials and Product Specs**  
On September 7, PDFs of all marketing materials will be available by visiting [www.financialprofessional.hartfordinvestor.com](http://www.financialprofessional.hartfordinvestor.com).
- **Application Materials**  
Application, Application Supplement and Disclosure are available on [www.financialprofessional.hartfordinvestor.com](http://www.financialprofessional.hartfordinvestor.com).
- **Illustrations**  
Frontier will be available on Merlin Sales Illustration system starting September 7. NOTE: Backdating will not be allowed prior to September 7, 2010.

As always, check with your firm home office for product approval information.

The need in the marketplace is apparent, and Hartford Frontier Indexed UL is uniquely poised to help meet those needs. **For more information, contact your Hartford Representative or our Sales Desk at (800) 800-2738.**

<sup>1</sup> Sales in annualized premium: Source: Sheryl J. Moore, LifeSpecs.com, *AnnuitySpecs.com's Indexed Sales & Market Report*, 1st Quarter, 2010.

<sup>2</sup> Actual rate of return on policy values is affected by monthly deductions for policy fees and charges.

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.

Guarantees and benefits are based on the claims-paying ability of the issuing insurance company.

This policy is not a variable contract or an investment contract. Although the policy will be affected by changes in the S&P 500 Index, the policy does not participate in any stock or equity investments.

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**Hartford Frontier Indexed UL** is a flexible premium adjustable life insurance policy with an index-linked interest crediting feature. HLI policy form # HL-19288(10)(NY). HLA Interstate Compact policy form #ICC10-1342. HLA non-Interstate Compact policy form # LA-1342(10) and may include state abbreviations. Features may vary by state.

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