

**GIOA**

**Summary of Team Member Life Options & Rates**

	<b>The Hartford Team Member Life Coverage</b>		
	<b>Team Member</b>	<b>Spouse</b>	<b>Child</b>
<b>Increments</b>	\$25,000	\$10,000	\$10,000
<b>Maximum Benefit</b>	\$100,000	\$50,000	\$10,000
<b>Maxim Benefit Cap</b>	N/A	100% of Team Member Amount	N/A
<b>Guarantee Issue Amount</b>	\$100,000	\$50,000	All
<b>Coverage End Age</b>	N/A	N/A	26
<b>Operator Coverage Required</b>	N/A	Yes	Yes
<b>Benefits reduce to % of original:</b>			
at age 65	65%	65%	N/A
at age 70	50%	50%	N/A
at age 75	35%	35%	N/A
<b>Waiver of Premium</b>	Included	Included	Included
<b>Portability</b>	Included	Included	Included
<b>Terminal Illness Provision</b>	Included	Included	Included
<b>Suicide Excluded from payment during 1st two years of coverage?</b>	Yes	Yes	Yes

<b>Rate Summary - Rates per \$1,000</b>	<b>Includes AD&amp;D</b>	<b>Includes AD&amp;D</b>	<b>Includes AD&amp;D</b>
<b>0-24</b>	\$0.060	\$0.060	\$0.060 per \$1,000 Covers all children in family
<b>25-29</b>	\$0.060	\$0.070	
<b>30-34</b>	\$0.080	\$0.080	
<b>35-39</b>	\$0.100	\$0.100	
<b>40-44</b>	\$0.120	\$0.110	
<b>45-49</b>	\$0.160	\$0.150	
<b>50-54</b>	\$0.240	\$0.230	
<b>55-59</b>	\$0.420	\$0.390	
<b>60-64</b>	\$0.630	\$0.570	
<b>65-69</b>	\$1.240	\$1.120	
<b>70-74</b>	\$2.080	\$1.850	
<b>75+</b>	\$2.080	\$1.850	