



NOW YOU HAVE THE FREEDOM TO CHOOSE

*Permanent life insurance products from The Hartford
featuring the LifeAccess Accelerated Benefit Rider®*



Detoured or derailed?

Life is a journey that builds on the history and heritage of our ancestors and is continued by our children and grandchildren. While we set out with an outline to guide us — a map we call goals and dreams — there are detours along the way. Sometimes the new route is pleasant, but other times we can find ourselves in a place that threatens our hopes for the future.

Anticipating life's twists and turns is about having a strategy that's flexible enough to help you stay in control even under unpredictable circumstances so that a detour does not derail your strategy. A sound financial strategy may include life insurance. You've thought about your needs and goals. And by choosing a permanent life policy you satisfy your need for death benefit protection with flexibility and control, a policy to help you address your future.

By purchasing life insurance, you help assure your loved ones of the ability to continue the journey and add a new chapter in your heritage. Wouldn't it also be nice if your life insurance might be able to do even more for you — during life?

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE
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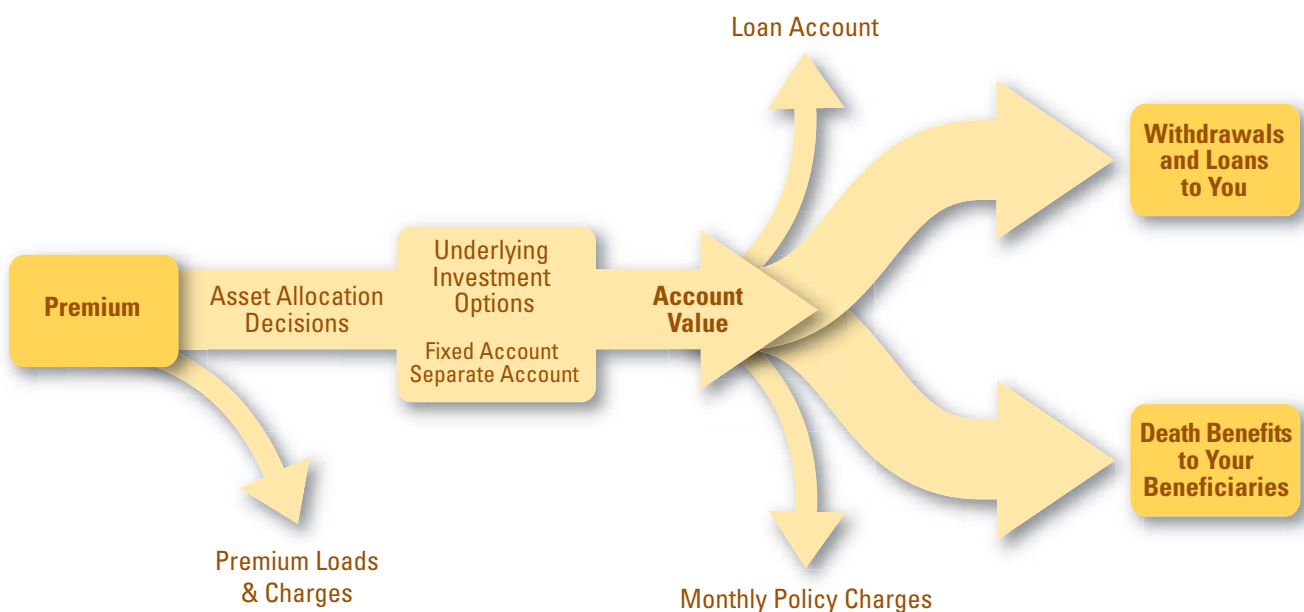
How a Variable Universal Life (VUL) policy works

You pay premiums to buy life insurance and to build your policy's account value. From these premiums, tax charges and premium based loads are deducted. Monthly charges deducted from account value include mortality and expense risk, cost of insurance, and administrative and per thousand initial face amount charges. Surrender charges are deducted from account value if the policy has been surrendered. Additional fees deducted daily at the underlying fund level include fund management and 12b-1 fees.

Your net premiums, after taxes and fees, are then allocated to the underlying investment options. The performance of these investment options will impact your account value and can help support your death benefit. Both the investment return and principal value will fluctuate so that units, when redeemed, may be worth more or less than their original cost. The underlying investment options also have operating expenses, including fund management fees and 12b-1 fees (distributions) if applicable. These expenses will impact the policy account value.

A VUL policy allows you to access your account value through withdrawals and loans to fund present and future needs. And upon your death, your beneficiaries will receive a death benefit. For additional information on how a VUL policy works, please refer to the product's prospectus.

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. Loans and withdrawals, if not carefully monitored, may cause the policy to lapse.





Hartford Leaders VUL Legacy

- Variable universal life insurance designed to provide cost-effective death benefit protection.
- Policy cash value fluctuates based on the performance of the investment choices, which include equity-based and fixed-income options.
- Coverage stays in effect as long as the policy maintains enough value to cover monthly expenses and charges.
- Various riders are available to customize coverage. (Additional charges may apply.)

Hartford Leaders VUL Liberty

- Variable universal life insurance that provides death benefit protection, designed for strong cash value growth potential.
- Can help supplement retirement income.
- Policy cash value fluctuates based on the performance of the investment choices, which include equity-based and fixed-income options.
- Coverage stays in effect as long as the policy maintains enough value to cover monthly expenses and charges.
- Various riders are available to customize coverage. (Additional charges may apply.)

How a Universal Life (UL) policy works

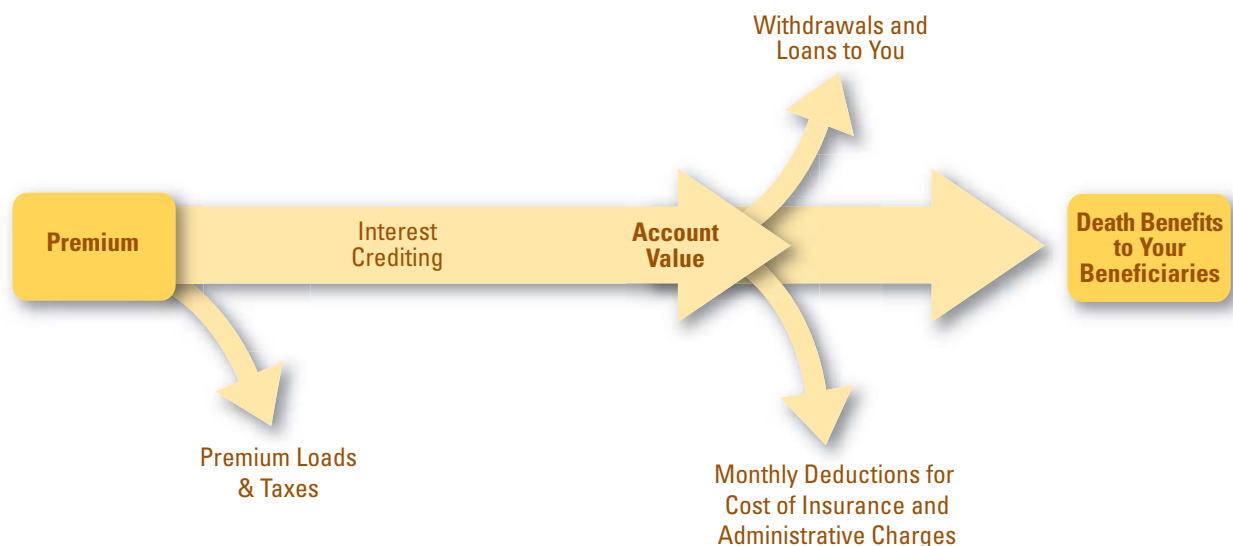
Flexible-premium universal life insurance provides protection as long as there is enough value in the policy to cover the monthly deductions and charges. The Policy Protection Rider, included at no additional cost on certain universal life insurance policies, stops the policy from lapsing even if there is not enough account value for monthly deductions and charges, provided the rider requirements have been met.*

*Guarantees are based on the claims-paying ability of the issuing companies.

After premium loads and taxes are deducted, the net amount is applied to the policy's account value and interest is credited to the account value. Universal life policies provide a minimum guaranteed interest rate. However, this is not a guaranteed "rate of return" due to the effect of policy charges. Monthly cost of insurance, administrative charges, per \$1,000 charges and any additional rider charges will be deducted. These charges vary by individual policy parameters. The death benefit, less any outstanding policy loans and accrued loan interest is paid at death. Surrender charges may apply.

The advantages of UL

- **Account Value** – Credited interest and growth is income-tax deferred.
- **Access to Cash Value** – Available through tax-advantaged loans and withdrawals, subject to minimum and maximum amounts.
- **Flexibility** – Allows increases or decreases in planned premiums within certain limits. After the first policy anniversary, you may also adjust the death benefit, though evidence of insurability may be required for increases and minimums apply.





Hartford Bicentennial UL Freedom[®]

- Universal life insurance policy for permanent protection that can be guaranteed.
- The policy cash value is credited a current interest rate, determined by the issuing company, with a guaranteed minimum interest rate.
- Features a no-lapse guarantee that ensures that coverage remains in effect until death, regardless of the policy's cash value. The requirements of the guarantee, including a specified premium level, must be met to maintain the no-lapse protection. Guarantees are based on the claims paying ability of the issuing company.
- Various riders are available to customize coverage. (Additional charges may apply.)

Hartford Bicentennial UL Founders II

- Universal life insurance policy for permanent protection designed for cost-effective death benefit protection and potential for cash value growth.
- The policy cash value is credited a current interest rate, determined by the issuing company, with a guaranteed minimum interest rate.
- Various riders are available to customize coverage. (Additional charges may apply.)

Life insurance that does more

Unexpected twists and turns, such as the onset of chronic illness, can detract from your legacy by eroding all you have worked to build. Anticipating the unexpected as part of a flexible financial strategy can help. Because the path you are on now is not always the path you will continue to travel, The Hartford offers life insurance that does more.

Chronic illness can cause financial burden, fear and stress. With the LifeAccess Accelerated Benefit Rider[®], you have the ability to help prepare for this uncertainty. By electing it, your life insurance not only helps meet your death benefit needs, but also provides the flexibility to help if you suffer a chronic illness. (There is a charge for this benefit.)

Did you know?

In 2008, about 9 million Americans over the age of 65 needed long-term care services. By 2020, that number will increase to 12 million. While most people who need long-term care are age 65 or older, a person can need long-term care services at any age. Forty (40) percent of people currently receiving long-term care are adults 18 to 64 years old.*

Given the high costs of care — on average more than \$68,000 annually for nursing home care, and on average more than \$1,500 per month for home care (or \$18,000 annually) assuming you need periodic personal care help from a home health aid about three times a week — a person needing to purchase such care faces a substantial financial burden.*

*Source: U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, 2008.



How the LifeAccess Accelerated Benefit Rider® works

The optional LifeAccess Accelerated Benefit Rider advances up to 100% of the policy's death benefit if you, the insured, become chronically ill, as certified by a physician, and your condition otherwise satisfies the terms of the rider.*

You are typically considered chronically ill under the rider if you:

- Are unable to perform at least two Activities of Daily Living, or ADLs, without substantial assistance for a period of at least 90 days due to a lack of functional capacity, or
- Require substantial supervision to protect you, the insured, from threats to health and safety due to a severe cognitive impairment.



A physician's certification must also state that you are in need of services under a plan of care that is likely to be needed for life. While your condition and need for care must be certified annually, you are not required to provide proof of expenses incurred.

Tax-status of benefits depends on use and circumstances, including whether qualified expenses¹ are incurred and reimbursed² and whether benefits are being received under similar contracts.

Once qualified for accelerated benefits, there are no restrictions on use of the proceeds. You can take comfort knowing that you control how to use your accelerated benefits without having to submit receipts, for a variety of needs, including:

- Family care
- Home health care
- Assisted living or nursing home care
- Adult daycare
- Non-medical expenses
- Hospice or respite care

Receiving benefits under the rider will reduce the death benefit available to the policy's beneficiaries. The benefit is supplementary to coverage for death benefit protection and helps your life insurance adapt to life's detours. Though it allows death benefit to be used for certain lifetime services, it is not long-term care insurance and is not intended to replace the need for long-term care insurance. The rider may not cover all of the costs associated with the chronic illness of the insured.

The LifeAccess Accelerated Benefit Rider may increase your premium requirements and availability may vary by state and be subject to state-specific variations.

** The maximum monthly benefit under the rider is 2% of the death benefit at the time of the claim never to exceed the IRS per diem limit.*

¹ Qualified expenses means costs incurred for the necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services needed by a chronically ill individual.

² When the insured and policyowner are not the same, such as when a policy is owned by an irrevocable life insurance trust (ILIT), you should consult your financial professional to assure there are no unintended consequences of unavailability of funds to the insured or unintended tax consequences related to the availability of funds to the insured, such as defeating the estate planning purpose of the ILIT. In addition, if the policyowner has an insurable interest in the insured's life based on certain business or financial relationships, the rider's benefits may be subject to income tax.



Activities of Daily Living

Activities of Daily Living (ADLs) are those basic functions that measure the ability for self-care and independent living without substantial assistance from another person. Assessment of ADLs is commonly used by healthcare professionals for service qualification. There are six ADLs:

- Bathing
- Toileting
- Contenance
- Eating
- Dressing
- Transferring

LifeAccess for your VUL or UL policy

The LifeAccess Accelerated Benefit Rider is available for a charge on select variable universal life and universal life insurance policies from The Hartford.

Both VUL and UL offer permanent death benefit protection with flexibility and cash accumulation potential of net premium amounts. With VUL, the account value fluctuates based on the market performance of the chosen investment options. A UL policy account value is credited an interest rate. For both types, the overall rate of return is affected by policy fees and charges.

Notes on permanent life insurance

Permanent life insurance policies contain fees and expenses, including cost of insurance, administrative fees and premium loads, surrender charges and other charges or fees that may be incurred.

The underlying funds of variable universal life insurance also have fund operating expenses.

The investment return and principal value will fluctuate so that when redeemed, may be worth more or less than their original cost.

About The Hartford

Celebrating 200 years of helping its customers achieve what's ahead, The Hartford (NYSE: HIG) is an insurance and wealth management company. Through its unique focus on customer needs, the company serves businesses and consumers by providing the products and solutions they need to protect their assets and income from risks and manage their wealth and retirement needs. A Fortune 100 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

Over 750,000 Americans currently trust their life insurance needs to The Hartford's life subsidiaries, in part because they are getting more than the promise of a death benefit. They are entrusting their financial protection to a company that prides itself on integrity.

Our History

1810 The Hartford is incorporated in Connecticut

1835 After a huge fire destroys New York's financial district, The Hartford's president, Eliphalet Terry, uses his personal wealth to cover all of the company's claims

1861 President Abraham Lincoln purchases a fire insurance policy from The Hartford

1870 The Hartford begins to operate coast-to-coast with its expansion to San Francisco, California

1931 The Hartford writes contract bonds for the construction of the Hoover Dam

1945 The Hartford provides comprehensive liability insurance for the first meeting of the United Nations

1959 The Hartford expands into the life insurance business

2005 The Hartford becomes a Fortune 100 company

2010 On May 10, The Hartford celebrated its 200th Anniversary





The power to continue

It's your story. Don't let fate dictate the path it follows. By choosing a permanent life insurance policy and electing the LifeAccess Accelerated Benefit Rider, you gain the comfort of knowing that your policy has the potential to help you avoid becoming a burden on loved ones in life while providing assets at death to help your beneficiaries continue their journey as you intended.

This material must be preceded or accompanied by the applicable product brochure.

You should carefully consider the investment objectives, risks, and charges and expenses of any variable universal life insurance policy and its underlying funds before investing. This and other information can be found in the prospectus for the variable universal life insurance policy, the prospectuses for the underlying funds and appropriate product information, which can be obtained from your financial professional or by logging on to www.hartfordinvestor.com. Please read them carefully before you 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.

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

Hartford Bicentennial UL Freedom® is a flexible premium universal life insurance policy. HLI policy form # HL-15908(04)(NY). HLA policy form # LA-1252(04) and may include state abbreviations. Features may vary by state.

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