LIFE PORTABILITY PREMIUM RATES

Now that you've been informed that you have the right to port your coverage, the premium rates shown below will help you understand what you can expect to pay for continued coverage if you exercise your right to port your coverage and agree to pay premium directly to The Hartford.

LIFE PORTABILITY

The policy's Life portability feature provides you with the opportunity to keep and continue your current term insurance. If you were to die prior to reaching the policy termination age (generally 75 but may be higher), the proceeds will be paid to your beneficiary. Please note, given that you are purchasing term insurance, your policy will not build cash value as your policy matures, so, if you live to the policy's termination age, the policy will terminate without cash value. In addition, the policy may contain exclusions and the policy face amount may reduce as you age.

These rates provide approximate information only

Determine your age using the birth date that is closest to your anticipated effective date of insurance. In order to determine your anticipated effective date use the date you've been told your coverage is ending and then add 32 days. This is your anticipated effective date of insurance.

ANTICIPATED EFFECTIVE DATE AGE	MONTHLY PREMIUM COST PER $1,000 OF PORTED COVERAGE	QUARTERLY PREMIUM COST PER $1,000 OF PORTED COVERAGE
<30	0.09	0.27
30 – 34	0.11	0.33
35 – 39	0.15	0.45
40 – 44	0.20	0.60
45 – 49	0.34	1.02
50 – 54	0.58	1.74
55 – 59	0.96	2.88
60 – 64	1.68	5.04
65 – 69	2.36	7.08
70 - 74	3.96	11.88

PREMIUM EXAMPLE

A 55-year-old is eligible to port $50,000 of life insurance due to termination of employment. As shown below, the premium rate for ($1,000) of ported term life insurance coverage is $0.96 monthly. Therefore, if they elect to port the full amount, the premium would be $576 annually or $48 monthly. (.96 x 50 x12 = $576). If premium is paid quarterly the cost will be $144.

In order to obtain a full and complete quote, you will need to follow the instructions that have been provided to you within the **"Notice of Conversion and/or Portability Rights"** form.

The Portability Policy and supporting rates are subject to change at any time and may impact current and future policy owners.

THE HARTFORD

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