

Group Life and Accidental Death Claim Forms for EMPLOYEE or Dependent



BENEFICIARY'S STATEMENT (1 of 2)

Release of claim forms is not an admission of coverage under a policy for an employer, group or organization

We know this is a difficult time, and we want to assist you in filing your claim as quickly as possible. Please read all instructions below regarding completion of these forms. Also, please read the "Important Notice" on page 4.

- This form is to be completed in its entirety indicating your current address, date of birth and Social Security Number.
- All beneficiaries must elect a Payment Option on the next page. Please refer to the Safe Haven Interest Rate Notice and the Safe Haven Program Terms & Conditions pages of this form.
- **If the claim proceeds are payable to an Estate**, the beneficiary section, page 2, must be completed by the Executor or Administrator of the Estate. An official certificate of such person's legal appointment and qualification must be attached to this form. Please include the Estate Tax Identification Number. If none available, please explain.
- **If the claim proceeds are payable to a Trust**, the beneficiary section, page 2, must be completed by the Trustee and/or Successor Trustee(s) of the Trust. Applicable Trust pages indicating the name and date of the Trust; name of Trustee and Successor Trustee(s); and signature pages, must be attached to this form. Please include the Trust Tax Identification Number. If none available, please explain.
- **If any designated beneficiary is a minor**, the beneficiary section, page 2, must be completed by a custodian or guardian. Include the minor's Social Security Number and copy of the minor's birth certificate. Letters of Guardianship/Conservatorship and the supporting Court Order appointing the guardian/conservator for the minor's estate or property must also be included, if applicable.
- **If the claim is for a dependent child enrolled in an accredited school of higher learning**, submitted documents should include a student enrollment form executed by the school, applicable if required under the Policy.
- **If the claim submitted is for a Foreign Death**, Include both the Official Death Certificate and the Death of American Citizen Abroad form. Please note that additional documents may be required upon claim review.

The Company reserves the right to require or to obtain further proof of information should it be deemed necessary.

Submit claim by mail to: The Hartford
Group Life Claims
P.O. Box 14299
Lexington, KY 40512-4299

By Fax to: 1-866-954-2621
By E-Mail to: gbclaimcslife@thehartford.com

Complete only fields you have information for, otherwise leave blank

GROUP POLICYHOLDER/EMPLOYER NAME (from cover letter):

Group Policy Number(s) (from cover letter): Life/AD&D: _____ AD&D: _____ Business Travel Accident: _____

Name of Insured Employee/Retiree:	Date of Birth:	Date of Death:	Social Security Number:
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Name of Deceased or Injured (complete for Dependent claim only):	Date of Birth:	Date of Death:	Social Security Number:
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Relationship of Dependent to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Age:	Insured ID (from cover letter):
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Deceased's Permanent Address:

Deceased's Marital Status: Married Divorced Single Widowed Partnered

If the death certificate has been made available to you, please mark the manner of death:

Natural Accident Homicide Suicide Pending/Undetermined/Unknown Cause (if known): _____

Please provide a copy of the death certificate with your submission. If not available, please submit as soon as possible.

If the death was due to an accident, please note there is an additional questionnaire to complete on page 3.

Please provide the Funeral Home information:

Name:	Contact Person:	Telephone Number: ()
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Please continue on next page to elect a payment option

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). The Hartford also provides administrative and claim services for employer leave of absence programs and self-funded disability benefit plans.

Group Life and Accidental Death Claim Forms for EMPLOYEE or Dependent



BENEFICIARY'S STATEMENT (2 of 2)

GROUP POLICYHOLDER/EMPLOYER NAME (from cover letter): _____		
Name of Insured Employee/Retiree:	Date of Birth (if known):	Insured ID (from cover letter):

Substitute W-9 Statement

Under penalties of perjury, I certify that:

- (1) the number shown on this form is my correct taxpayer identification; and
- (2) I am not subject to a back-up withholding, because, (a) I am exempt from back-up withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends; or (c) the IRS has notified me that I am no longer subject to back-up withholding; and
- (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions: You must cross out item (2) above, if you have been notified by the IRS that you are currently subject to back-up withholding, because, you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature:	Date:
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DEATH BENEFIT PAYMENT OPTION

The Hartford offers payment options. Please know if you do not make an election below, we will pay your benefits by the Safe Haven Program, except in AK, MN, NY, FL, CT or NC. The Safe Haven program option is not available for benefits less than \$10,000 or when payable under the Voluntary Accidental Death plan, Accidental Dismemberment plan, or the Business Travel Accident plan. Further, the Safe Haven Program is not an option for minor beneficiaries, estates or trusts.

Please review the Safe Haven Program Terms & Conditions and the disclosure on the interest rate earned.

I would like the full amount of the insurance proceeds payable to me in a single distribution, into the Safe Haven Program. I have reviewed and understand the Safe Haven Program Terms & Conditions that have been provided to me.

I would like the full amount of the insurance proceeds payable to me by check.

Beneficiary Name: (print)	Date of Birth:	Relationship:
Citizenship: <input type="checkbox"/> U.S. citizen <input type="checkbox"/> U.S. resident <input type="checkbox"/> Non-resident alien (Request a W-8BEN)		
Complete Mailing Address: (Number & Street)	Beneficiary's Social Security Number or Estate /Trust Tax ID:	
(City, State & Zip Code)	Telephone Number: Day: () Evening: ()	
Personal Cell Telephone Number: () May we have your authorization to leave confidential medical and benefit information on your personal cell phone? <input type="checkbox"/> Yes <input type="checkbox"/> No and/or request this by e-mail? <input type="checkbox"/> Yes <input type="checkbox"/> No Please initial here: _____ to confirm your election		

By signing below:

- (1) **I Hereby Certify and Agree** that I have read and understand the IMPORTANT NOTICE on page 4 of this claim form package.
- (2) **I Understand and Agree** that payment of the claim proceeds according to any alternate mode of settlement specified in the policy will only be made if the Company receives a written request for such alternate method of payment from me prior to the payment of the claim proceeds.
- (3) **I Hereby Certify** that the information provided on this Beneficiary Statement is true and complete, to the best of my knowledge.
- (4) **I Understand and Agree** that if I receive claim proceeds which are not due to me, I will reimburse The Hartford.

Signature:	Date:	E-mail address:
X		

**Group Life and/or Accidental Death Claim Form
for EMPLOYEE or DEPENDENT**



Claimant's Statement of Accidental Death (complete only if death was due to an accident)

- If death was due to an accident, death certificate must be submitted at time of claim
- Complete only fields you have information for, otherwise please indicate "N/A"
- You must complete and sign the Authorization to Obtain and Disclose Information found on pages 5 and 6

Group Policyholder/Employer Name (from cover letter): _____

Group Policy Number(s) (from cover letter): Life/AD&D: _____ AD&D: _____ Business Travel Accident: _____

Name of Insured/Employee:	Social Security Number:
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Name of Deceased: (if different from above)	Age:	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Child
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Has a Workers' Compensation claim been filed? Yes No If "Yes," what is the status of the claim? _____

On what date did the accident happen? _____ Where did the accident happen? City: _____ State: _____

Please describe injuries received: _____

Did accident result in death? Yes No If "Yes," on what date? _____

If injury was sustained while traveling on policyholder/employer business, please complete the following:

Trip Begin Date: _____ Scheduled Trip End Date: _____

Injury was sustained during: Work Activity Pleasure Activity

For all accident claims, please complete the following:

Describe in detail how the accident happened: _____

Name and address of law enforcement agency involved: *(Please submit copy of Police Accident Report and/or Case Number)*

List name/address/phone number of all physicians consulted for the injury/death: _____

List name/address/phone number of all hospitals consulted: _____

Did the deceased have any chronic disease or physical defect or deformity? Yes No If "Yes", describe in detail: _____

Was an autopsy performed? Yes No If "Yes," provide name/address/telephone number of coroner, if known: _____

Was an inquest held? Yes No If "Yes", verdict: _____

Please complete and sign the Authorization to Obtain and Disclose Information, pages 5 and 6

Important Notice - Please read the statement that applies to your state of residence and sign the bottom of the page.

For residents of all states EXCEPT Arizona, Alabama, California, Colorado, Florida, Kentucky, Maine, Maryland, New Jersey, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Tennessee, Virginia and Washington: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Residents of Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

For Residents of Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

For Residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

For residents of Maine, Tennessee, and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

For Residents of Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit and who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Any person who includes any false or misleading information on an application for insurance policy is subject to criminal and civil penalties.

For residents of Ohio: Any person who, with intent to defraud or knowing he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

For residents of Oregon: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto that the insurer relied upon is subject to a denial and/or reduction in insurance benefits and may be subject to any civil penalties available.

For residents of Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

For residents of Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

For residents of New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

The statements contained in this form are true and complete to the best of my knowledge and belief.

Signature

Date

AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION



I allow all doctors, hospitals, other health care providers, pharmacy, pharmacy benefit managers, government agencies (including, but not limited to, Federal, State or Local, and the Social Security Administration and Veterans Administration), insurers, employers, financial institutions, educational institutions, health plans, health insurance carriers, policyholders, contract holders, vendors, health and benefit insurers and administrators or their successors ("Records Holders") to give to and discuss with The Hartford and its representatives, the following personal, private, or privileged information, records, or documents related to:

Insured's Name (Please Print)

Date of Birth

Employer/Policyholder's Name:

Any and all medical information or records, including medical histories, physical, mental, or diagnostic examinations, pharmaceutical records, and treatment notes, and including information regarding HIV/AIDS, communicable diseases, alcohol or substance abuse, and behavioral or mental health (but excluding psychotherapy notes); work and performance information and history, including job duties and earnings; information on any insurance coverage and claims filed, including all records and information related to such coverage and claims; financial information, including pension benefits and bank records; business transaction billing and payment records; academic transcripts; and any and all information concerning Social Security or other government benefits, including monthly benefit amounts, monthly payment amounts, entitlement dates, and information from my Master Beneficiary Record. The information obtained by use of this Authorization will be used by The Hartford (including subsidiaries and affiliates) for the purpose of evaluating and administering my claim(s) for benefits and /or leave request(s) and/or request(s) for accommodation. Such information shall be referred to herein collectively as "My Information."

I understand that once My Information has been disclosed to The Hartford as permitted under this Authorization, it may be re-disclosed by The Hartford as permitted by law or my further authorization. Without limiting the foregoing, I authorize The Hartford to use or disclose My Information (i) to my employer for: a) functions related to accommodating my restrictions/limitations, including in accordance with law; b) responding to claims related to accommodation, adverse or discriminatory treatment related to my claim or condition; c) responding to complaints by me or my representative relating to benefits, leave or accommodation; d) responding to any litigation, agency or regulatory proceeding, grievance, alternative dispute resolution, or lawful subpoena (including regarding employment claims); e) federal, state, or other leave administration; f) fulfilling fiduciary obligations under my benefit plan; or (g) claim, other audits or benefit program reviews; (ii) to administrators or other service providers, including health and wellness vendors, of my employer's benefit plan(s) and/or programs, including leave management, for plan, benefit, or program related functions or data aggregation and analysis; (iii) to any electronic claim systems or programs or third party vendors used for claims administration or processing or to any insurance broker to carry out functions related to my benefit plan/program or claim; (iv) to any health care professional who has treated or evaluated me or who may do so; (v) to other persons or entities performing business, medical, or legal services related to my claim; (vi) for other insurance, reinsurance or analytical purposes, including workers' compensation insurance, Social Security Disability insurance, or subrogation or reimbursement purposes ; (vii) as may be lawfully required; (viii) as may be reasonably necessary to protect the personal safety of others or myself; (ix) as may be reasonably necessary to respond to regulatory or similar complaints; and (x) as may be reasonably necessary to prevent or detect perpetration of a fraud. I understand that My Information disclosed to The Hartford and re-disclosed to others could include information regarding alcohol and substance abuse, HIV/AIDS, other communicable diseases, and behavioral and mental health records.

(Continue to next page)

I understand that once my Information is given out as allowed in this form, federal privacy laws may not protect it and it may be re-disclosed by The Hartford. I also understand that information disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient. The Authorizations set forth herein expire two years from the date listed below, or upon my written revocation, if earlier, except as may be reasonably necessary to prevent or detect perpetration of a fraud, adjudicate a benefits claim, respond to regulatory or similar complaints, or protect the personal safety of others or myself. I understand that if The Hartford is the administrator of my employer's self-insured disability program or leave program that my employer is entitled to receive my records without this Authorization. I understand that a revocation of this Authorization is not effective to the extent that any of my Record Holders or The Hartford has relied on this Authorization or to the extent that the Hartford has a legal right to contest a claim for benefits or to contest the policy. If I do not sign this Authorization, The Hartford may not be able to review my claim and determine whether I am eligible for benefits. This may result in a delay or denial of my request for benefits.

The Information released under this Authorization can be submitted to The Hartford electronically, by phone or fax, or by mail. I agree that a copy of this Authorization may be treated as a signed original. I understand that I am entitled to receive a copy of this Authorization upon request. If there is a conflict between a prior request for restriction on the disclosure of My Information and this Authorization, this Authorization will control.

NOTICE TO INFORMATION PROVIDERS:

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. 'Genetic information' as defined by GINA, includes an individual's family medical history, the results of an individual's or family members genetic tests, the fact that an individual or an individuals' family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services. Please note that it is appropriate under GINA to provide family medical history when an employee is requesting leave to care for a family member.

Signature of Claimant or Legal Representative

Date

Name and Relationship to Claimant *(if signed by Legal Representative)*

Form must be signed and dated.

INTEREST RATE NOTICE

The Safe Haven® Program



Effective 11/01/18, the rate of interest credited on assets in the Safe Haven Program is **0.65%***

Safe Haven is intended to provide our customers with a convenient means for paying for their immediate needs and to allow them time to decide how to use the remaining balance of their insurance or annuity proceeds. Interest is paid from the date your claim is settled to the date you withdraw your funds.

Interest is compounded daily and credited to your account on the last day of each month. Interest will be available for withdrawal the day it has been credited.

If you elect to participate in The Hartford's Safe Haven program, your insurance or annuity proceeds ("Safe Haven assets") will be held in The Hartford's general account.

The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest rate credited to our customers participating in the Safe Haven program will provide The Hartford with a profit and cover the expenses we incur.

*The Hartford, in its sole discretion, determines the credited interest rate and can change the rate at any time. The current rate of interest will be displayed on your Program statement or you can call Customer Service at 1-800-918-2335. In determining the interest rate, we also factor in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

The interest rate is effective 11/01/18; all other information and representations herein are as of 10/15/11.

Terms and Conditions

This constitutes a supplemental contract.

The Safe Haven Program



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Fire Insurance Company, Hartford Life Insurance Company, Hartford Life and Annuity Insurance Company, Hartford Life and Accident Insurance Company, and Hartford Life Group Insurance Company. Hartford Life Insurance Company and Hartford Life and Annuity Insurance Company are acting as the administrator of the Safe Haven program for Time Insurance Company, Union Security Life Insurance Company of New York and Union Security Insurance Company. Refer to the original policy for the appropriate insurer.

A. Your Proceeds

The full amount of the insurance proceeds payable to you has been distributed, in a single distribution into the Safe Haven Program. This is a draft account, not a checking account. Checks are drafts drawn on banks. Under the Safe Haven Program, your money is not held in a bank. It is held in The Hartford's general account. As a result, your drafts are drawn on The Hartford and are only payable through the Bank of New York Mellon, 500 Ross St, Room 1380, Pittsburgh, PA 15262.

The draft kit mailed to you provides access, at any time, to part or all of these funds by writing one or multiple drafts, which you can use like personal checks. Please note that certain merchants as part of their business protocol, may screen a customer's check or draft payment for acceptance using a variety of factors (e.g. customer's check writing history) and/or utilize third party check verification services. A merchant may consider the nature of a draft account as one factor in their screening process.

You understand that after the distribution into The Safe Haven Program, which constitutes full payment of the insurance proceeds, any claim that

you may pursue against The Hartford will relate to the undertaking between you and The Hartford as to The Safe Haven Program, not the insurance policy. Original claim settlement options are not preserved.

B. Interest Earned

The Hartford credits interest on your money compounded daily and credited to you on the last day of each month. Interest is earned on the funds in Safe Haven from the date your claim under the insurance policy is settled and the full amount payable to you has been distributed, in a single distribution, through the Safe Haven Program. Interest will be available for withdrawal on the day it has been credited.

The Hartford in its sole discretion, determines the credited interest rate. The interest rate is based, in part, upon the analysis of interest rates credited on similar short-term products. In determining the interest rate, we also factor in the impact of The Hartford's profitability, general economic trends, competitive factors and administrative expenses.

Your money in the Safe Haven Program is held in The Hartford's general account. The Hartford will earn investment income on Safe Haven assets. The difference between the investment income earned on the Safe Haven assets and the interest rate credited to our customers participating in the Safe Haven program will provide The Hartford with a profit and cover the expenses we incur.

C. Tax Reporting and Considerations

The interest earned on your account is considered taxable income. The Hartford is required by law to report the interest amount annually to you and the Internal Revenue Service (IRS). If the interest earned in Safe Haven during the year is \$10.00 or more and you are a U.S. Person, a form 1099-INT will be mailed to you at the end of the year.

If you are a Foreign Person, the interest amount is subject to different reporting requirements.

Choosing and keeping a retained asset account may have tax implications. Please consult with a tax advisor with any tax questions related to your account.

D. Not FDIC Insured

Your money in the Safe Haven Program is not held in a bank account and is not insured by the Federal Deposit Insurance Corporation; nor is it backed or guaranteed by any federal or state government agency. Your money is held in the general account of the applicable issuing company of The Hartford and your ability to withdraw your money is based on the claims paying ability of the issuing company as listed above.

In the event of insurer insolvency, your state's Insurance Guaranty Association provides some coverage of assets in the Safe Haven Program. Since coverage varies by state, we advise you to contact your state's guaranty association for information about coverage and limitations. You can find the link to their website at www.nolhga.com - the National Organization of Life and Health Insurance Guaranty Associations (phone: 703-481-5206).

E. Minimum Balance Requirement

If the balance of your proceeds drops below \$750, we will mail you a check for the balance of your funds, the accrued interest, and a closeout statement on the last day of the month. Certain accounts that are scheduled to receive future deposits are exempt from this requirement; please contact customer service with any questions.

F. Statements

Each quarter you will be mailed a statement showing withdrawals, interest credited, cleared drafts, current interest rate, and any other activity. Interim monthly statements will only be provided upon request or when there are new transactions posted or credited to your proceeds other than earned interest.

G. Fraud Prevention & Your Responsibilities

You should exercise reasonable care and promptness in examining your statement and notify customer service immediately if you question a particular transaction. Failure to report

any questionable transactions in a timely manner may result in loss of funds.

You should keep your Safe Haven draft book in a safe and secure location. In the event you lose possession of your Safe Haven draft book, you must notify customer service. Failure to report a lost or stolen draft book in a timely manner may result in loss of funds.

You are responsible to provide a valid W-9 form for name, signature and tax identification number verification. Failure to do so may impact transaction processing, security authentication and our mutual efforts to prevent fraud.

In the event of reasonably suspected or known fraud, The Hartford reserves the right to freeze funds in the account pending timely receipt of required documents, investigation and resolution. To the extent required by applicable state law, The Hartford is responsible for any unauthorized use of the Safe Haven account and will make you whole in the event of an unauthorized use, including among other events, payment made on a forged instrument.

H. Cleared Drafts

Cleared drafts will be retained by the Bank of New York Mellon and will not be returned to you. A copy of cleared drafts will be printed on your statement.

You may also obtain a copy of a cleared draft by contacting Customer Service.

I. Fees and Withdrawal Restrictions

The Safe Haven Program does not charge any fees against your account.

There are no restrictions for withdrawal frequency or minimum withdrawal amounts.

J. Deposits

You may not make deposits into Safe Haven. Only interest earned and insurance proceeds distributed to you may be deposited.

K. Ending Participation in Safe Haven

You can choose from any of the three following options to terminate your participation with Safe Haven:

- Write a draft for the entire balance;
- Call Customer Service and request that your participation be terminated;

- Write a letter asking that your participation be terminated and mail it to:

The Hartford
Safe Haven Program
P.O. Box 5005
Hartford, CT 06102

Please include your name, account number, address, signature, and a phone number on all correspondences.

L. Account Inactivity

We may be obligated to transfer (escheat) your money in the Safe Haven Program to your state if no activity occurs in the account within the time period specified by your state's unclaimed property laws. Safe Haven understands the importance of customer communication and will make reasonable and customary attempts to research and contact you seeking your response prior to any such transfer. It is important that you keep your name, address and contact information current.

Examples of account activity that indicate your desire to continue participation may include:

- Contacting customer service to update or confirm your contact information
- Viewing account activity and other information online at <http://www.thehartford.com>
- Calling our automated phone system 24/7 at 1-866-414-8181 for basic information
- Writing a draft to pay bills, make purchases, get cash, invest, et cetera.

As always, if you need assistance with any of these options then call customer service. We are here to serve you.

M. Changes in Terms and Conditions; Acceptance

The Hartford reserves the right to change the terms and conditions of this Safe Haven program. You will be informed in your quarterly statement that changes have been made. Your continued usage of the services provided through Safe Haven constitutes acceptance of these terms and conditions.

In addition, The Hartford reserves the right to terminate your participation at any time.

N. Address Change

Please notify us of any change of address. Failure to provide new address information could cause a delay in your receipt of quarterly statements and year-end tax forms.

O. Assignments

Your Safe Haven is not transferable.

P. Beneficiary Designation

You can specify primary and contingent beneficiaries for your Safe Haven proceeds who will receive any remaining funds in the event of your death. We request that you provide us with beneficiary information prior to establishing your account. For each named beneficiary, we request their address, social security number, date of birth, phone number and percent distribution. You may easily obtain a beneficiary designation form at any time by contacting Customer Service. Your beneficiary designation will be effective only if you execute a beneficiary designation form and receive our letter of confirmation.

If you do not designate a beneficiary, The Hartford, upon notification of your death and receipt of a valid death certificate and required documents, will close your account and pay any remaining funds to your estate.

Q. Authorized Persons

You, the accountholder, are the only contact authorized to act on this account unless the appropriate legal authorization is established (e.g. power of attorney, guardianship, or conservatorship paperwork) and the required program documents are completed and returned. Program documents will be supplied upon your request and will require that you provide the proper identification information for any party being granted financial authorization, including their name, address, phone number, social security number, date of birth and signature. Upon receipt of legal and program documents, a review will be performed to determine authorization and you will be provided a confirmation of processing.

R. Payment Interruption

In the event of insolvency of the issuing company, a lengthy delay is possible before you can get your money.

S. Customer Service

For additional information and answers to any questions, you can reach our Customer Care Center toll free at 1-800-918-2335. Or write us, including your name, account number, address, signature, and phone number, at:

The Hartford
Safe Haven Program
P.O. Box 5005
Hartford, CT 06102

For Private Express Mail Carriers:

The Hartford
Safe Haven Program
1 Griffin Road North
Windsor, CT 06095-1512

Automated services provide basic transactions 24 hours a day, 7 days a week by calling 1-866-414-8181. This toll free number is also located on your quarterly statement.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

This information is written in conjunction with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.

We recommend that you consult a financial advisor regarding investment options.

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