

EXCLUSIONS AND LIMITATIONS

General Exclusions

This Policy does not cover intentionally self-inflicted injury, suicide or attempted suicide, while sane or insane; pregnancy or childbirth, except complications of Pregnancy; war or act of war, whether declared or not; any Injury sustained while riding on, boarding or alighting from any aircraft—as a pilot, crew member or student pilot; operated by any military authority (land, sea or air) unless it is a Military Transport Aircraft used for transport and operated by the United States Military Airlift Command (MAC) or a MAC type service of a national government recognized by the United States; or being used for tests, experimental purposes, stunt flying, racing or endurance tests—the commission or attempted commission of a felony by the Insured Person; sickness contracted or Injury sustained while on full-time active duty as a member of the Armed Forces (land, water, air) or any country or international authority. The Accident Only Hospital Income Benefit does not cover Confinement in a Veterans Administration or any other National Government owned or operated Hospital.

Concurrent Disabilities

Benefits during any Period of Disability as the result of more than one sickness; or more than one accident; or both sickness and accident; will be considered the same as if the disability resulted from only one cause.

Money Back Guarantee

When you receive your certificate, you have 30 days to decide if it is satisfactory. You may return it without obligation.

Period of Disability

Means a continuous length of time during which the Insured Person is disabled under this plan.

Renewal

This coverage is automatically renewed by paying the renewal premium applicable for your particular age. Coverage will end only if you do not pay this premium within the grace period, reach age 65, cease to be actively engaged full time in your profession, cease to be a REALTOR® or, the group policy is terminated.

Effective Date

Coverage becomes effective on the first day of the month following the date The Hartford approves your application and the premium is paid.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the contract, the terms of the contract apply. Complete details are in the Certificate of Insurance issued to each insured individual.

Underwritten by:



Hartford Life Insurance Company.

Marketed and Administered by:



1200 East Glen Avenue
Peoria Heights, IL 61616-5348

Added Benefits of Your Short Term Disability Income Insurance



**Disability
Insurance
Made Easier!**

More Disability Benefits To Make Your Coverage Even More Powerful — At No Extra Cost!

Accident Only Hospital Income Benefit

If you are Confined in a Hospital because of a covered accident, then we will pay \$50.00 for each day of confinement, up to 30 days.

Successive periods of Hospital Confinement that are due to the same or related causes as the prior confinement and are separated by less than 90 days are considered one period of Hospital Confinement. A new period of Hospital Confinement begins when you are readmitted to a Hospital for a new Sickness or Injury that is unrelated to the cause of a prior Confinement or after you have been free of Hospital Confinement for 90 days or more.

Hospital does not mean any institution or part thereof which is used primarily as a nursing home, convalescent home, or skilled nursing facility; a place for rest, custodial care, or for the aged; a clinic; and a place for the treatment of mental illness, alcoholism, or drug addiction.

Rehabilitative Employment Benefit

If the REALTOR® is Totally Disabled and he/she accepts Rehabilitative Employment, the REALTOR® will continue to receive a Monthly Benefit Amount.

The Benefit Amount will equal the REALTOR'S® Monthly Benefit Amount reduced by 50% of any income received from the Rehabilitative Employment.

For example, if:

A = Monthly Benefit Amount of \$4,000

B = Income Received from Rehabilitative Employment, or \$1,000

C = Rehabilitative Employment Benefit

then: A - 50% of B = C
 $\$4,000 - \$500 (50\% \text{ of } \$1,000) = \$3,500$

The sum of the Monthly Benefit Amount and income received from Rehabilitative Employment may not exceed 100% of the REALTOR'S® Pre-Disability Income.

If the REALTOR® remains Totally Disabled after a period of Rehabilitative Employment, he/she may continue to receive benefits under this plan.

Survivor Income Benefit

If you should die on a day for which Total Disability benefit is payable, the plan will pay a final benefit equal to 3 times the monthly benefit.

Waiver of Premium

The Hartford¹ will waive the premium for the Insured REALTOR'S® coverage while he/she is Totally Disabled during the period that begins after the Insured REALTOR® has been Totally Disabled for a period of six months and ends when the Accident and Sickness Total Disability Benefit is no longer payable.

When the Waiver of Premium ceases, the REALTOR® may continue his/her coverage under the Policy provided that the premium is paid and the coverage has not been terminated under the termination provision.

PROGRAM DETAILS

Eligibility

If you are a REALTOR® under age 65, actively at work at least 30 hours a week, have been a REALTOR® for at least six months, and your last calendar year 1099 statement reflected at least \$30,000 or more in real estate transactions, you are eligible to apply for this coverage.

Maximum Payment Period

For a Total Disability beginning under age 64, the maximum payment period is two years. For a disability incurred on or after age 64, the maximum benefit period is 12 months.

Disability Defined

Total Disability means a disability which:

- during the 90 Days Waiting Period and the two years that Total Disability Benefits are payable, wholly and continuously prevents an Insured Person from performing the substantial and material duties of his or her usual occupation; and
- after that, wholly and continuously prevents an Insured Person from engaging in any and every occupation or employment for which he or she is reasonably suited by training, education or experience.

Successive Disabilities

Successive or "related" disabilities will be considered as one period of Total Disability unless separated by six months of active, full-time work. In other words, if you go back to work after a covered Total Disability, your disability benefits can resume with no waiting period if you become disabled again after being back to work less than six months. If you are back to work six months or more, you will need to satisfy your waiting period again before your disability benefits can resume. The related disability must result from the same injury or sickness that caused your original disability.

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.