

Details of This Coverage

Non-Tobacco User Discount

You may qualify for the non-tobacco user (or select premium) discount provided you have not used any tobacco products during the last twelve months. Further, if you're approved for the non-tobacco user discount and your selected benefit is \$100,000 or more, you'll *also* receive a volume discount.

Tobacco User means a covered person who has smoked cigarettes, cigars, or used a pipe or chewing tobacco, nicotine chewing gum or snuff during the 12 months prior to the date application for coverage was made.

Waiver of Premium

If you become Totally Disabled while insured under this Term Life Plan before your 60th birthday and remain so for at least 9 consecutive months, premiums due thereafter for you and your family will be waived during the continuance of such Total Disability or until coverage would otherwise terminate.

Periodic proof of Total Disability will be required.

Continuation of Coverage

You may continue your coverage until the policy anniversary date coinciding with or next following your 70th birthday. Coverage will terminate earlier if you fail to pay the premium when due, or if the master policy ends or is amended to end insurance in your class.

Coverage for your dependents stops when yours does if the premium is not paid when due, or if the master policy is terminated. Eligible dependents can continue their coverage after the member's death.

Dependent spouse coverage also stops upon divorce or legal separation, and dependent child coverage terminates when the child marries, is no longer a dependent, or reaches age 19 (23 if a full-time student).

Conversion Privilege

If your coverage is cancelled for reasons other than nonpayment, you may convert to an individual policy without having to present evidence of insurability. Dependents may convert coverage upon your death or when you convert yours.

EXCLUSIONS

Benefits are paid for death occurring any time, any place, from any cause, except for suicide in the first two years (we will refund the entire premium paid to date if suicide is committed during the first two years). For Missouri residents only; Suicide will not be the cause for non-payment of life insurance benefits, unless the insurance company can show that the Covered Person intended to commit suicide when he or she applied for the insurance.

WHEN COVERAGE BECOMES EFFECTIVE

Coverage becomes effective on the 1st of the month following the date the application is approved by The Hartford and your premium is paid.

Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.

CERTIFICATES OF INSURANCE

This brochure explains the general purpose of the insurance described, but in no way changes or affects Master Policy AGL-1537 as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual. This program may vary and may not be available to residents of all states.

Underwritten by:



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

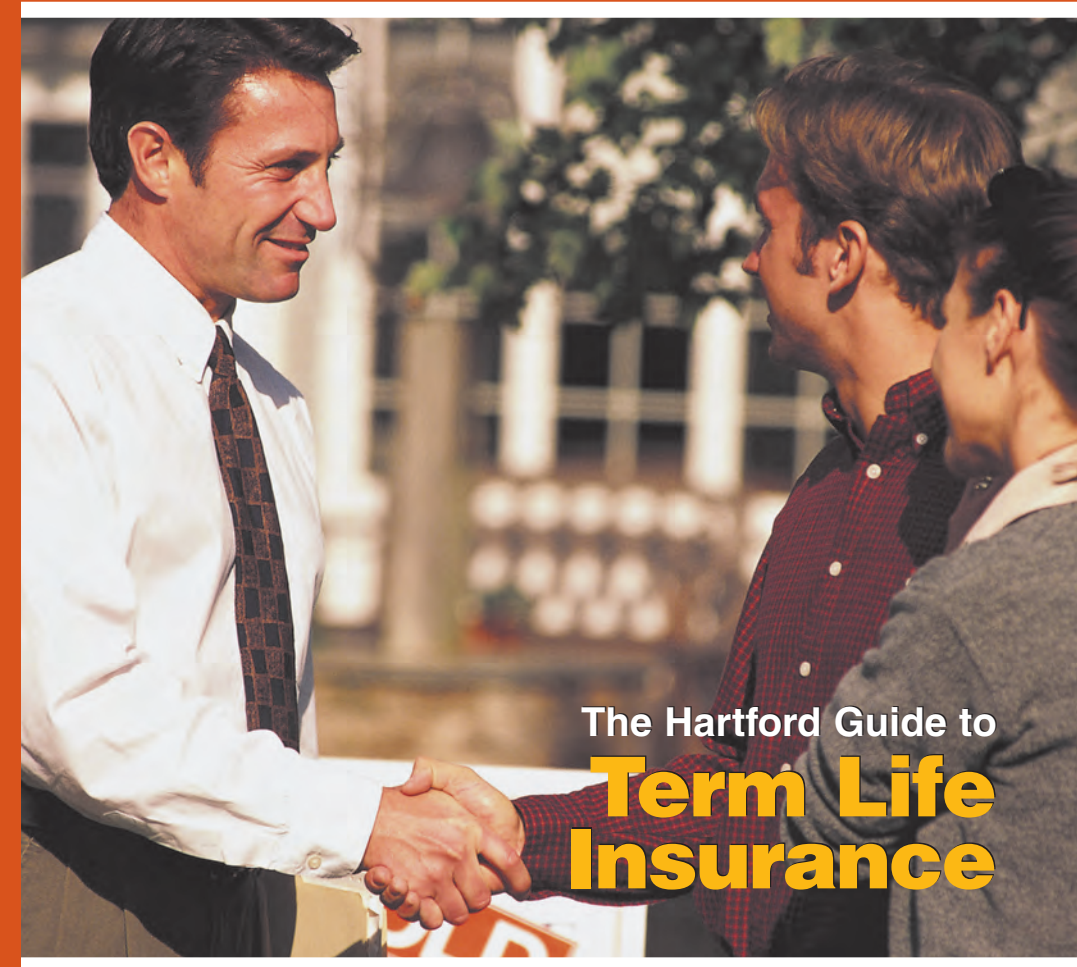
Marketed and Administered by:



1200 East Glen Avenue
Peoria Heights, IL 61616-5348

GS-2897
Policy Form #SRP-1153A (HL) (1537)

100149-Rit-TL-BRO



Answers to Your Questions About The Hartford Term Life Insurance

Why should I choose Term Life instead of Whole Life?

Term life insurance is one of the most fundamental types of life insurance, since it provides straightforward, affordable protection for a fixed period of time. The premium for most types of term life insurance is initially lower than a comparable permanent insurance policy, such as Whole Life. This initial lower premium usually makes term insurance an ideal choice for individuals with a temporary need for life insurance protection — such as for periods of 5, 10, or 20 years.

Can I include my spouse and children?

Yes. Your spouse may apply if he/she is under age 60, and your unmarried dependent children are also eligible for coverage — provided that you are currently insured or request coverage as well.

How much coverage can I get?

You are eligible to select any benefit amount from \$50,000 to \$500,000. The same benefits are available to your spouse, provided that the amount does not exceed yours. Each child may be insured for \$5,000 from 6 months of age to age 19 (age 25 if a full-time student).

Please explain the Accelerated Death Benefit Rider.

Included with this Term Life Plan is an Accelerated Death Benefit feature that can ease the burden for the terminally ill and their families. With this feature, life insurance benefits may be paid to the insured before the time of his or her death.

Benefits will be paid if an insured should be certified as terminally ill and have no reasonable prospect of cure and a life expectancy of less than six months. The benefit payable will be 50 percent of the insured's Life Insurance amount, provided that amount is at least \$100,000. The maximum Accelerated Benefit available to any insured is \$250,000.

The balance of this benefit amount will then be paid at the time of death to the appropriate beneficiary.

What else can you tell me about The Hartford?

The Hartford¹ is one of the largest life and disability insurance groups in the U.S. Their investment portfolio is of the highest quality, and their financial returns continue to earn strong, stable ratings in the industry. Hartford is rated A+ by A.M. Best, an independent industry analyst.² Along with a reputation for rock-solid financial stability, this carrier has become known for its innovation in developing services and benefits for today's insurance climate.

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

² Based on ratings as of 6/30/04. A+ is the second highest of 15 A.M. Best categories.

Quarterly Rates

NON-TOBACCO USER

	\$50,000		\$100,000		\$200,000		\$300,000		\$400,000		\$500,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Under 30	\$9.70	\$4.80	\$19.40	\$9.60	\$38.80	\$19.20	\$58.20	\$28.80	\$77.60	\$38.40	\$97.00	\$48.00
30-34	\$10.15	\$6.65	\$20.30	\$13.30	\$40.60	\$26.60	\$60.90	\$39.90	\$81.20	\$53.20	\$101.50	\$66.50
35-39	\$13.50	\$9.00	\$27.00	\$18.00	\$54.00	\$36.00	\$81.00	\$54.00	\$108.00	\$72.00	\$135.00	\$90.00
40-44	\$21.35	\$14.08	\$42.70	\$28.15	\$85.40	\$56.30	\$128.10	\$84.45	\$170.80	\$112.60	\$213.50	\$140.75
45-49	\$35.38	\$22.53	\$70.75	\$45.05	\$141.50	\$90.10	\$212.25	\$135.15	\$283.00	\$180.20	\$353.75	\$225.25
50-54	\$63.13	\$35.18	\$126.25	\$70.35	\$252.50	\$140.70	\$378.75	\$211.05	\$505.00	\$281.40	\$631.25	\$351.75
55-59	\$111.15	\$58.03	\$222.30	\$116.05	\$444.60	\$232.10	\$666.90	\$348.15	\$889.20	\$464.20	\$1,111.50	\$580.25
60-64*	\$151.45	\$77.25	\$302.90	\$154.50	\$605.80	\$309.00	\$908.70	\$463.50	\$1,211.60	\$618.00	\$1,514.50	\$772.50
65-69**	\$231.15	\$126.50	\$462.30	\$253.00	\$924.60	\$506.00	\$1,386.90	\$759.00	\$1,849.20	\$1,012.00	\$2,311.50	\$1,265.00

TOBACCO USER

	\$50,000		\$100,000		\$200,000		\$300,000		\$400,000		\$500,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Under 30	\$21.65	\$10.73	\$43.30	\$21.45	\$86.60	\$42.90	\$129.90	\$64.35	\$173.20	\$85.80	\$216.50	\$107.25
30-34	\$22.65	\$14.85	\$45.30	\$29.70	\$90.60	\$59.40	\$135.90	\$89.10	\$181.20	\$118.80	\$226.50	\$148.50
35-39	\$30.10	\$20.15	\$60.20	\$40.30	\$120.40	\$80.60	\$180.60	\$120.90	\$240.80	\$161.20	\$301.00	\$201.50
40-44	\$47.75	\$31.45	\$95.50	\$62.90	\$191.00	\$125.80	\$286.50	\$188.70	\$382.00	\$251.60	\$477.50	\$314.50
45-49	\$79.10	\$50.38	\$158.20	\$100.75	\$316.40	\$201.50	\$474.60	\$302.25	\$632.80	\$403.00	\$791.00	\$503.75
50-54	\$141.38	\$78.68	\$282.75	\$157.35	\$565.50	\$314.70	\$848.25	\$472.05	\$1,131.00	\$629.40	\$1,413.75	\$786.75
55-59	\$249.48	\$129.90	\$498.95	\$259.80	\$997.90	\$519.60	\$1,496.85	\$779.40	\$1,995.80	\$1,039.20	\$2,494.75	\$1,299.00
60-64*	\$341.05	\$173.23	\$682.10	\$346.45	\$1,364.20	\$692.90	\$2,046.30	\$1,039.35	\$2,728.40	\$1,385.80	\$3,410.50	\$1,732.25
65-69**	\$522.83	\$284.45	\$1,045.65	\$568.90	\$2,091.30	\$1,137.80	\$3,136.95	\$1,706.70	\$4,182.60	\$2,275.60	\$5,228.25	\$2,844.50

RATES FOR CHILDREN — \$7.99 semi-annually, regardless of how many are covered.

Rates may be changed on a class basis. *For renewal purposes only. ** Coverage amounts decrease 50% at age 65, and terminate at age 70.