

Your Alumni Association Group Term Life Insurance Plan

The Group Term Life Insurance Plan is endorsed by the Alumni Association. The Alumni Association sincerely feels that these affordable group rates present an exceptionally good value in life insurance protection. Favorable claims experience in the program may result in surpluses in premiums. With your authorization on the application, any experience credits will be paid to the Alumni Association and will be used to improve the service provided to Alumni and the University.

What About Acceptance in the Plan and the Effective Date?

Acceptance into this plan is subject to medical evidence of insurability as determined by Hartford Life. 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.

Insurance will become effective on the first day of the month following the date that the Company approved your application and your premium is paid.

Dependents' coverage begins the date you become covered or the first day of the month following approval to add such dependent, whichever date is later, and provided the required premium is paid.

A member or spouse must be able to perform the normal activities of a person of like age and sex in good health on the date his or her insurance is to take effect. If such is not the case, their insurance will take effect on the day the person resumes such activities.

What About Exclusions, Limitations and Termination?

Suicide is excluded for two years from the effective date of each person's coverage (In the event of death due to suicide, we will only pay an amount equal to the premium paid for coverage to the date of death).

Your coverage will remain in force as long as you pay your premiums when due, you are under age 70, you continue as a member of the association, and the program remains in force. Dependents' coverage terminates if your coverage terminates, premiums are not paid when due or such person ceases to be an eligible dependent.

This brochure explains the general purposes of the insurance program, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between the brochure and the contract, the terms of the contract apply. Complete details are in the certificate of insurance issued to each insured individual.

Coverage may not be available in all states. Please contact Alumni Insurance Agency & Administrators if you have any questions.

Plan Administered By:



Alumni Insurance Agency & Administrators

CA License #0787997

5950 Canoga Avenue, Suite 130
Woodland Hills, CA 91367-5035

(818) 226-9255 • 1 (800) 726-2422

<http://alumniinsurance.com>

info@alumniinsurance.com

Your Group Term Life Insurance Plan is administered by Alumni Insurance Agency and Administrators, a firm with extensive experience with alumni insurance programs. When you have a question about your Alumni Association Group Term Life Insurance, you can count on a prompt, helpful reply from us.

Underwritten By:

Hartford Life Insurance Company

Hartford, Connecticut 06115



Hartford Life

Hartford Life is the 3rd largest life insurance group in the U.S. based on assets.¹ Our investment portfolio is of the highest quality, and our superior financial returns continue to earn strong stable ratings in the industry.

¹Based on year-end statutory asset data from Thomson Financial, 2000.

Because We Care About
**You and
Your
Family...**



**...We're Happy to
Introduce the New
Alumni Group Term
Life Insurance Plan**

An Offer Specifically Designed for You

Because we care, we're happy to introduce the new and improved Group Term Life Insurance Plan for Alumni and family members.

Planning ahead often spells the difference between success and failure. When it comes to your family's security, that means adequate life insurance protection. Now is a good time to review your life protection and make sure it has kept pace with inflation and your changing needs.

Take advantage of this excellent program. You may choose coverage for yourself and your family. Benefits and enrollment procedures are provided in this brochure.

Important Benefits for You and Your Family...

♥ **Economical Rates with Lower Rates for Non-Smokers.**

♥ **Waiver of Premium for Disability**

If you become totally disabled before age 60 while you're covered under this program and the disability continues for nine consecutive months, your life insurance will be continued in force without further premium payment while you remain disabled. This provision does not apply to dependents' benefits. A total disability is one, which prevents you from engaging in any occupation for wage or profit, and must result from an injury or sickness.

♥ **Living Benefits Option ("Accelerated Benefit")**

Facing a terminal illness is a critical time for anyone—both emotionally and financially.

Hartford Life Living Benefits Option may relieve some of the financial burdens associated with a terminal illness. This benefit allows you (and your spouse if covered) a one-time option to receive up to 50% of the term life insurance proceeds upon being diagnosed by a physician as having twelve months or less to live as long as you are under the age 70.

For example, if you're covered for \$100,000 under the Term Life Plan and you become terminally ill, you may request an amount between \$10,000 and \$50,000. However, if you select \$20,000 now, you may not request the remaining \$30,000 in the future.

The funds are received in a lump sum payment without restriction on how you can use them. The face amount of your term life policy is then reduced by the accelerated benefit amount paid out. Please note that benefits received under this rider may be taxable. You should consult a personal Tax Advisor for further information.

♥ **World Wide Coverage will Follow You Anywhere in the World.**

♥ **Up to \$250,000 in Group Term Life Insurance for You and Your Spouse.**

Other Plan Benefits include...

30 Day Free Review

You have 30 days from your effective date of coverage to look over the program and discuss it with your family and advisors. If you are not satisfied, you may return your certificate within 30 days for a full premium refund.

Your Choice of a Beneficiary

Any person or persons you name may be the beneficiary of this insurance. You can change your beneficiary at any time by giving written notice to the Plan Administrator.

Conversion Privilege

If your coverage ends for any reason (unless the policy is canceled, coverage for a class of persons ends, or because of non-payment), you have the right to request an individual policy without having to provide evidence of insurability. To convert to an individual policy you must complete a notice of conversion privilege form for the conversion policy and send in the required premium within 31 days from the time your term life plan ends.

Payment of Benefits

The life benefit will be paid for death occurring at any time, any place, from any cause, except suicide during the first two years.

Up to \$250,000 in Term Life Insurance

You and/or your spouse (if you are married) are each eligible to apply for up to \$250,000 in \$25,000 units of Group Term Life Insurance as long as you are under age 65. Your spouse may apply even if you do not at this time.

Cover your children. Your unmarried, dependent children between ages 15 days to age 19, or to age 26 if a full-time student, are eligible for up to a \$5,000 benefit. Children's coverage can be included on one application, yours or your spouse's. Children coverage is \$200 for children 15 days of age to 6 months of age. For children 6 months to termination, coverage is \$5,000.

Semi-Annual Rates for Each \$25,000 Unit of Group Term Life Insurance

AGE	MALE		FEMALE	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
Under 30	9.46	21.12	4.69	10.46
30-34	9.89	22.09	6.48	14.46
35-39	13.14	29.34	8.79	19.63
40-44	20.83	46.51	13.73	30.65
45-49	34.47	76.95	21.97	49.05
50-54	61.44	137.18	34.28	76.54
55-59	107.99	241.10	56.50	126.16
60-64*	146.80	327.76	75.13	167.74
65-69*	223.25	498.45	122.75	274.06
70-74*	292.08	652.14	162.02	361.74

* Renewal Only

One or more Children (\$5,000 Benefit): \$9.00

To arrive at the total rate for the amount of coverage desired, multiply the number of \$25,000 units you select, times the rates shown above. For example: If you select \$150,000 of Group Term Life Insurance, divide \$25,000 into \$150,000 to determine the number of units you need and multiply the resulting number by the rate shown for your age, sex and smoking or non-smoking premium amount to arrive at the correct total Semi-Annual rate.

Rates are based on the attained age of the Insured Person and increase as you enter each new age category. Benefits reduce 50% of your insured benefit upon attainment of age 65 with a commensurate reduction in premium. Premiums are based on each person's age at date of issue and change on the renewal dates occurring on, or the next following the date a person covered under the program attains ages 30, 35, 40, 45, 50, 55, 60, 65 and 70. The Company reserves the right to change premiums and rates may be changed on a class basis.

Non-Smoker and Smoker rates are provided. Smoker means a 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 he or she applied for coverage. In reviewing the following rates, be sure you select the correct column depending on whether you're a Smoker or not and what amount of coverage you're selecting.

How Do I Apply?

1. Complete the enclosed Application and answer all the questions in full. Sign your name and date the Application. Your Application is subject to approval by Hartford Life Insurance Company.
2. Mail your completed Application in the enclosed, self-addressed envelope today to:

Alumni Insurance Agency & Administrators

5950 Canoga Avenue, Suite 130
Woodland Hills, CA 91367-5035

3. Don't send any money now; you will be billed later once your Application is approved.

When your Application is approved, you'll receive your Certificate of Insurance. If you have any questions, please feel free to call Alumni Insurance Agency direct at this toll-free number: **1 (800) 726-2422**