

# TERM LIFE **VS.** MORTGAGE PROTECTION INSURANCE

**STOP**

If you are considering mortgage protection insurance, a term life insurance policy may offer additional benefits.

Purchasing a new home is one of the biggest financial commitments you will ever make. In today's volatile economy, you want to protect what you have, especially your family's home. That's why you may consider mortgage protection insurance. This type of insurance is often appealing because it can help ensure the security you need to keep your family in their home, unburdened by mortgage debt, in the event that you die prematurely.

## WHAT CAN TERM DO FOR YOU?

1. **Term life insurance provides an economical strategy to cover the cost of a mortgage** when a relied upon loved one has died prematurely.
2. **Hartford Bicentennial Term 10, 15, 20, 30** life insurance can help relieve your loved ones of burdensome mortgage debt. For instance, if you have eight years remaining on a mortgage, a 10-year term policy would cover the period of liability. Hartford Bicentennial Term 10, 15, 20, 30 offers guaranteed<sup>1</sup> level premiums for typical mortgage periods.
3. **Mortgage protection insurance decreases as your mortgage decreases.** A term death benefit is set at policy issue and does not change. Term insurance can provide added value to your beneficiaries for use in addition to paying down your mortgage.

Did you know that term life insurance can typically offer similar coverage to mortgage protection insurance, with added value to your beneficiaries?



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<sup>1</sup> All guarantees within the policy are based on the claims-paying ability of the issuing company.

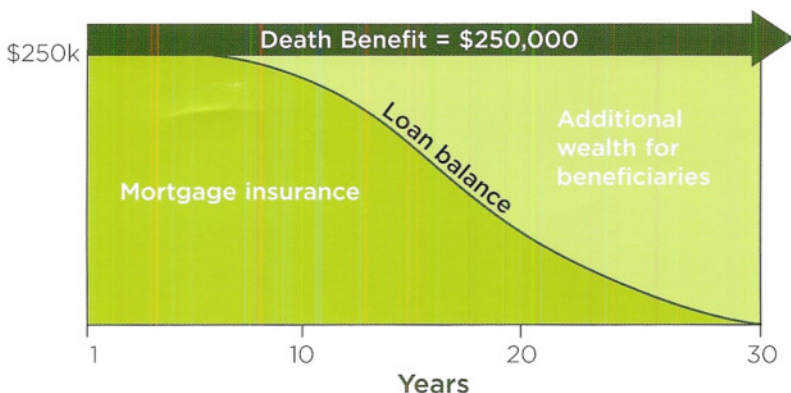


# MORTGAGE PROTECTION USING TERM LIFE INSURANCE\*

**Client:** Frank, age 30

**Rating class:** Preferred Best

**Policy term:** 30 Years



All for \$270/year\*\*

## Why Hartford Bicentennial Term 10, 15, 30, 30?

Hartford Bicentennial Term 10, 15, 20, 30 offers the death benefit protection you need, cost-effective premiums and flexible features, like convertibility to select permanent products.

**Your home is not just a shelter. It is a sanctuary and the stage for some of your family's happiest memories. These are your moments. Preserve them with Hartford Bicentennial Term 10, 15, 20, 30.**

\* Use of a life insurance policy as a means of paying down a mortgage assumes the death benefit is used for such purposes through the deceased insured's estate and is not used to pay other expenses outside of the mortgage debt.

\*\* This is an annual premium that must be paid consistently during the entire policy duration to keep the policy in force. Your actual annual premium will be different depending upon term policy duration, face amount, selected, age, medical condition and underwriting class. Consult with your financial advisor for details.

## What happens next?



1. Decide if term insurance is right for you.
2. Complete a 20-30 minute tele-interview.
3. Schedule a medical exam that's convenient for you.
4. The Hartford reviews your application.
5. If issued, subject to underwriting standards, your financial professional contacts you when the policy is ready.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including the issuing companies of Hartford Life Insurance Company (HLI)(New York) and Hartford Life and Annuity Insurance Company (HLA)(outside New York), Simsbury, CT. The mailing address for both issuers is P.O. Box 2999, Hartford, CT 06104-2999.

**Hartford Bicentennial Term 10, 15, 20, 30** — HLI policy form #HL-19209(06)(NY). HLA policy form #LA- 1276(06) and may include state abbreviations. Features may vary by state.

INSURANCE PRODUCTS:		
NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OR GUARANTEED BY ANY BANK OR ANY BANK AFFILIATE



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