# Over time, membership has even more benefits.

For Broker Use Only

**Our customers have counted on us since 1810.**

## Overview

With our clients seeking ways to strengthen the relationship they have with their existing customers, the High Limit Rewards Program from The Hartford was developed as a way to reward member loyalty.

The High Limit Rewards Program features a benefit schedule that increases the face amount of the benefits by a certain percentage for every year the insured has been a member of your organization (up to 100% of the face amount).

The member's benefit amounts increase but the cost to the insured does not. This concept can provide significant opportunities for our customers by rewarding long-standing members for their tenure with the organization.

Reward programs have driven tremendous growth for our partners and can be a differentiator in the Association and Affinity market space.

**High Limit Rewards Program Sample Benefit Schedule**

| Years as a Member | Increase In Coverage After 1st Year |
|---|---|
| 2nd Year | 20% |
| 3rd Year | 40% |
| 4th Year | 60% |
| 5th Year | 80% |
| 6th Year | 100% |

Members would be covered worldwide 24 hours a day, 365 days a year: commuting, vacationing, shopping, at home, work, school or play.

## Members Would Be Covered From These Types Of Accidents:

- **Type A: Aircraft, Bus, Train, Ship or Taxicab Accident**
  Coverage for a passenger on a regularly scheduled commercial passenger airplane, or any public land or water conveyance operated by a Common Carrier.
- **Type B: Automobile Accident on U.S. Interstate Highways**
  Coverage while driving or riding in an automobile, motor home, or pick up truck on the main traveled part of any U.S. Interstate Highway.
- **Type C: Automobile or Pedestrian Accident**
  Coverage for a pedestrian if struck by a motor vehicle on a public thoroughfare or while driving or riding in an automobile, motor home, or pick up truck.
- **Type D: Other Accidents at Home, Work, School, Play, etc.**
  Coverage for accidents occurring in or around the home, around town, at work, at school, at play or virtually any other accident throughout the world.

## Coverage Increases for Each Year of Membership up to Your 6th Year

The exhibit below illustrates the High Limit Rewards Program structure that increases the death benefit over time, up to the 6th year.

**Sample Benefit Schedule for the High Limit Rewards Program**

| Covered Accidents | Year 1 (Under 12 Mo.) | Year 2 (12-23 Mo.) | Year 3 (24-35 Mo.) | Year 4 (36-47 Mo.) | Year 5 (48-59 Mo.) | Year 6+ (60+ Mo.) |
|---|---|---|---|---|---|---|
| **Common Carrier** | $150,000 | $180,000 | $210,000 | $240,000 | $270,000 | $300,000 |
| **Auto on U.S. Interstate Benefit** | $25,000 | $30,000 | $35,000 | $40,000 | $45,000 | $50,000 |
| **Auto on Non-Interstate or Pedestrian Benefit** | $25,000 | $30,000 | $35,000 | $40,000 | $45,000 | $50,000 |
| **All Other** | $25,000 | $30,000 | $35,000 | $40,000 | $45,000 | $50,000 |

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