Offer seniors coverage worth having for their golden years.

For Broker Use Only

Our customers have counted on us since 1810.

Overview

As a market leader in life insurance, The Hartford offers a flexible Senior Term Life Plan to meet the needs of our senior customers. Our economical group rates and flexible benefit options make this plan an excellent way for association members to supplement the coverage they already have, or to purchase affordable life insurance if they are not currently covered.

The Hartford's Senior Term Life Insurance plans can provide a source of cash to help pay off outstanding loan balances, increase a surviving spouse's financial support, or offset illness and funeral expenses.

Product Specifications	
Eligibility Age	50 to 74
Termination Age	90
Death Benefit	Up to $25,000*
Benefit Limitation	During the first two years, only loss of life due to accident is covered. After two years, loss of life from both accident and sickness is covered.[1]
Benefit Reductions	Benefits reduce to $5,000 at age 80 (other reduction options available)
Rate Basis	Attained age rates in 5-year age bands
Underwriting Basis	Guaranteed Issue – Evidence of Insurability is not required
Spouse Coverage	Available

See available options listed on the reverse side.

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Accelerated Death Benefit

This optional plan feature allows the insured to access a defined portion of their death benefit (after coverage has been in force for two years) in the event they are diagnosed with a terminal illness with a life expectancy of 12 months or less.

Simplified Issue Senior Term Life: Product Specifications	
Eligibility Age	50 to 74
Termination Age	90
Death Benefit	Up to $25,000*
Benefit Limitation	None
Benefit Reductions	Benefits reduce to $5,000 at age 80 (other reduction options available)
Rate Basis	Attained age rates in 5-year age bands
Underwriting Basis	Simplified Issue - Evidence of Insurability is required
Spouse Coverage	Available

Planning Ahead

Life insurance is part of the foundation of responsible financial planning. In fact, 102 million U.S. households say that they need (or need more) life insurance.[2]

The Hartford's Senior Term Life Insurance plans can help provide important protection against the financial impact of an unexpected death.

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*Maximum benefit amount depends on individual case characteristics.

[1] Loss of life due to suicide is not covered for the first two years.

[2] LIMRA 2024 Life Insurance Awareness Month Facts; 2024 Life Insurance Fact Sheet.

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