

The Arc's Life Insurance Plan

For Members of The Arc



\$5,000 or \$10,000 Group Term Life Insurance Plan with Guaranteed Acceptance

No health questions...no physical exam.

Choose \$5,000 or \$10,000 of group term life insurance.

As long as the member meets the requirements as described in this brochure, acceptance is guaranteed.

Term Life Group Rates

A cost-effective group insurance rates have been made possible as a result of The Arc and the Insurance Administrator negotiating with the underwriter. Use this Plan to complement other coverage or to secure a "starter" policy.

Conversion Privilege

You may convert your group term life insurance into an individual insurance policy, subject to the policy provisions offered by the insurance company if coverage ends for any reason except nonpayment of premiums. You will not be required to provide any physical proof of insurability for this conversion to an individual life insurance policy. Your Certificate of Insurance contains more details on this conversion privilege.

Your Choice of Beneficiary

Choose anyone you wish to be your beneficiary. This is a unique opportunity for you to remember The Arc in your estate planning. You may change your beneficiary at any time by writing to the Insurance Administrator. Claim payments for this Plan are made promptly upon satisfactory proof of death. If you do not name a beneficiary or if no named beneficiary survives you, we may pay in order: the executors or administrators of your estate, all to your surviving spouse, if your spouse does not survive you, in equal shares to your surviving children; or if no child survives you, in equal shares to your surviving parents.

Renewable to Age 80

You may continue your coverage all the way to age 80, assuming you pay your premiums when due, you remain an active member of The Arc and the Master Policy remains in force.

A Service to Our Members

This program has been designed for members of The Arc, including people with an intellectual and developmental disability.

Coverage may not be available in all states.

Exclusion for Suicide

If You commit suicide, while sane or insane: 1) during the first two years of coverage under The Policy, We will only pay Your Life Insurance Benefit in an amount equal to the premium paid for coverage to the date of death; or 2) during the two years immediately following an increase in coverage under The Policy, We will only pay Your Life Insurance Benefit in an amount equal to the amount of Life Insurance in force prior to the increase, plus an amount equal to the premium paid for the increase to the date of death. The full Life Insurance Benefit amount for You is payable if You are covered under The Policy and commit suicide after the two year period.

Limitation for Death Due to Non-Injury Causes

During the first two and half years, only death from Injury is covered. In the case of death from a sickness that occurs during the first two and a half years of coverage, the amount payable will be equal to the premiums paid for coverage, with interest using an annual interest rate of 1% compound monthly. After the first two and a half years, the face amount will be payable for death due to Accidental Injury or sickness.

Convenient Payment Options

Choose between two premium payment options, whichever one best suits your needs.

Option 1: Pay through automatic monthly check withdrawal. This saves you the time spent writing checks and remembering due dates.

Option 2: Pay through direct billing on a semiannual basis.

| Monthly Premiums | | |
|------------------|---------|----------|
| Age of Insured | \$5,000 | \$10,000 |
| 2-19 | \$12.10 | \$24.20 |
| 20-24 | 13.60 | 27.20 |
| 25-29 | 14.20 | 28.40 |
| 30-34 | 15.05 | 30.10 |
| 35-39 | 16.05 | 32.10 |
| 40-44 | 13.00 | 26.00 |
| 45-49 | 17.80 | 35.60 |
| 50-54 | 33.40 | 66.80 |
| 55-59 | 48.25 | 96.50 |
| 60-64* | 66.85 | 133.70 |
| 65-69* | 118.80 | 237.60 |
| 70-74* | 155.95 | 311.90 |
| 75-79* | 207.90 | 415.80 |

*For renewal purposes only. A person cannot apply at age 60 or over. Coverage can be provided to age 80.

Rates are based on the attained age of the Insured person and increase as you enter each new age category.

All changes in premiums and coverages are made at the premium due date coinciding with or next following the insured's attained age.

This table should not be used to calculate your premium beyond your attained age when coverage becomes effective.

Rates and/or benefits may be changed on a class basis.

How to compute your premium if paying through semi-annual direct bill: find the monthly premium above that matches your age group and the coverage amount you want, multiply by six. Example: You are 38 years old and are applying for \$10,000 in coverage. $32.10 \times 6 = \$192.60$.

If applicable, an additional \$2 billing fee will be included on your billing notice payable to the administrator. To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment option.

Since coverage is issued without medical underwriting, the premium rate being charged includes an extra mortality risk charge.

Satisfaction Guaranteed

If you are not completely satisfied with the terms of your coverage after you receive your Certificate of Insurance, return it within 30 days. Your money will be refunded in full, minus any claims paid, for any reason! No questions asked!

Here's How to Enroll

1. Complete, date and sign the Enrollment Form; be sure to indicate the amount of coverage you are enrolling for.
2. Indicate your billing preference. If you are paying through automatic monthly check withdrawal, you must also include a check for your first monthly premium and a blank voided check or deposit slip.
If you select semi-annual direct bill, just include a check.
3. Mail your check (and a blank voided check or deposit slip if applicable) and Enrollment Form to:
ARC GROUP INSURANCE
P.O. Box 14533
Des Moines, IA 50306

Questions?
Phone: 1-800-503-9230
www.thearcinsurance.com

Effective Date

Coverage will become effective the first of the month following receipt of your completed enrollment form and payment of the required premium.

Termination

Coverage will end on the earliest to occur of: 1) the date The Policy terminates; or 2) the Premium Due Date on or next following the date You: a) cease to be an active member of the Policyholder; b) attain the Policy Age Limit; 3) the Premium Due Date that You fail to pay any required premium, subject to the Individual Grace period.

Who May Enroll

We are offering you an opportunity to participate in The Hartford Life and Accident Insurance Company Group Term Life Insurance Plan. This valuable coverage is designed for members of The Arc with an intellectual and developmental disability. This benefit represents our continuing effort to provide broader and more beneficial assistance for members of The Arc. As long as you are under age 60, are a citizen or legal resident of the United States, are not hospitalized, do not live in an Institution or are not disabled due to an Injury or sickness (excludes intellectual and developmental disability), acceptance is guaranteed.

This insurance should not replace any life insurance you currently have.

Program Offered by:



Association Member Benefits Advisors, LLC., which acts as the insurance broker for the Group Policyholder, is appointed by The Hartford, and is compensated for the placement of insurance.

In CA d/b/a Association Member Benefits & Insurance Agency

CA Insurance License #0I96562 | AR Insurance License #100114462

P.O. Box 14533
Des Moines, IA 50306

Questions?

1-800-503-9230

www.thearcinsurance.com

A Membership Service of:



Underwritten by:



The Hartford Insurance Group, Inc. (NYSE: HIG) operates through its subsidiaries, including Hartford Life and Accident Insurance Company under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.thehartford.com.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder.

Since coverage is issued without medical underwriting, the premium rate being charged includes an extra mortality risk charge.

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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