

Group Benefits from The Hartford



Give your paycheck the guarantee
that life never promises you.

Long-term Disability



Expertise without equal.
Benefits without burden.SM

You're a good provider, not a superhero.

If you're fortunate enough to be healthy and working, disability is out of sight and out of mind. You're probably careful about safety, you try to eat right and you either exercise or do your share of yard work. That plus luck should be enough, right?

Reality says otherwise.

A disability can happen to anyone, not just "someone else." Three out of every 10 workers will face a disabling condition that lays them up before they retire.¹ Whatever the cause of a disability, months without work mean months without a paycheck.

Sure, you may have health insurance for the medical bills. But it won't take care of everything else.



The one benefit that protects your other benefits.

Think about your paycheck for a minute. It's your lifeline. It supports necessities like your mortgage or rent, the electric bill, the car payment, groceries, the gas in your car. Your retirement, too, if you're contributing to your employer's savings plan. Minus a steady income, you risk losing all you've worked hard for. Half of all home foreclosures happen because of a disability.²

Sure, you could borrow emergency funds from your 401(k) or 403(b) retirement account. At a high cost: You'd be robbing yourself of compounded interest and, possibly, an employer match.

But if you take advantage of the Long-term Disability (LTD) plan your employer is sponsoring through The Hartford,³ you can still support yourself and your family even if you become totally disabled. Without eroding your retirement savings.



A smart way to prepare for the big “What ifs.”

Your employer-sponsored LTD plan is an affordable way to keep a steady income. Even if a disability keeps you out of work for a long time.

What does it cover? Life’s big “What ifs”: A serious accident, for instance. Or a serious illness. No matter how much protection you choose, your LTD plan delivers a percentage of your income every month. And beyond your monthly benefits, it offers expert help: Services from legal specialists, financial experts and therapeutic counselors to ease the stress and boost your confidence.

In short, if a disability ever happens, it delivers the kind of support that inspires people to brave their challenges. Reclaim their lives. And, whenever possible, return to work.

Hard-working benefits.

When you can’t work, your LTD benefits go to work for you. Here’s what that can mean.

“I was a passionate cyclist until the day my bike flipped over during a race. I was in a coma for a month and spent months in rehab. Thanks to The Hartford, my salary was protected. And I returned to work part-time.”

—Dick K., Boulder, CO

“Stage III ovarian cancer meant a long absence from work. Through The Hartford’s disability plan, I not only received income protection, but kindness, expert answers and heartfelt support. I’m back at work now, thanks to all of it.”

—Judy C., Amherst, MA

So, how much of your paycheck can you live without?

Choosing LTD from The Hartford means making a few decisions. Mainly, how much income you need to live on.

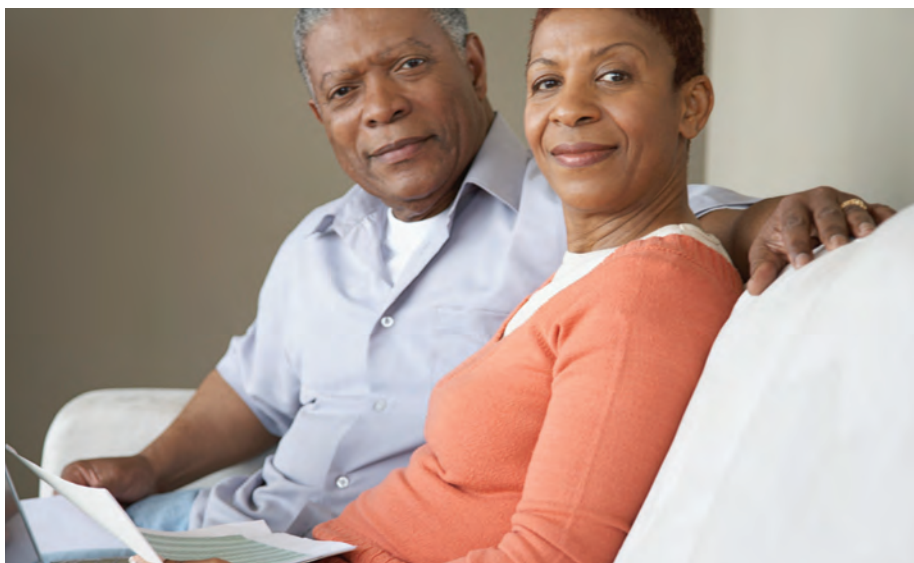
That depends on your monthly expenses and whatever you put away for the future. Use the calculator on the last page of this brochure to help you come up with a realistic amount. Sure, you can probably cut corners here and there. And a spouse’s or partner’s income really helps. But remember that roof repairs and plumbing bills can come out of the blue.

Be honest. It could make a difference between the lifestyle you have now and just getting by.



Reality check.

Think Social Security Disability Insurance (SSDI) will be enough to bail you out of a disability hardship? Probably not. The average monthly Social Security benefit for a disabled worker in 2007 was only about \$978.¹ Plus, it takes about five months for SSDI to kick in. Remember, too, that if you have a workers’ compensation plan, it covers only work-related accidents and illnesses. And most serious disabilities—over 90 percent, in fact—aren’t related to work.⁴



Real benefits for real people with real budgets.

You'll probably be surprised at how affordable an important benefit like this is. It's sponsored by your employer at affordable group rates, so you get the reliable protection of a major insurer without the high cost.

Paying for LTD is easy. The payment is automatically deducted from your paycheck, so you never have to remember to write a check.

Begin with a plan.

To enroll in The Hartford's LTD plan, read the literature your employer provides. It includes specifics on your company's plan. And easy directions on how to enroll.

Whether you've just started working or are nearing retirement – whether you live alone or come home to a full house – LTD from The Hartford is a great investment in your peace of mind. And your family's future.

It means that an unforeseen illness or injury won't put you in a financial bind. And that means freedom from worry and dependence on the people you love. Making it a very easy decision.

While life doesn't offer any guarantees, The Hartford's LTD plan does. Take advantage of it today.

Income Protection Calculator

Monthly Expenses

1. Fixed household expenses \$ _____

Add up your mortgage or rent, utilities, taxes, any loan amounts (car, student loan, etc.), groceries and child/home care. Don't forget your car insurance and any other insurance premiums you pay. It all counts.

2. Leisure and nonessential expenses \$ _____

This includes dining out, movies, clothing, the cable bill, and anything else that's not essential, but definitely important to you.

3. Anything you're saving up for regularly \$ _____

Education, retirement, vacations, major purchases and holiday gifts. They're all goals you'd want to pursue normally.

Now add up all of the above costs. **Total (A):** \$ _____

Monthly Income That Doesn't Come From Your Paycheck

1. Your partner's or spouse's income (if any) \$ _____

2. Income you receive regularly from other sources \$ _____

Now add up all of the above income. **Total (B):** \$ _____

Here's How Much Disability Income You Need Each Month

Subtract Total (B) from Total (A) below to get the amount of disability income you need.

Total (A) \$ _____ – **Total (B)** \$ _____
= Disability Income Needed \$ _____

This disability calculator is for illustrative purposes only, used to compute an approximate amount of insurance per household. Individual needs may vary. Please consult with a financial advisor for further information.





¹ Social Security Administration, *Fact Sheet* 2007.

² *Health Affairs, The Policy Journal of the Health Sphere*, February 2, 2005.

³The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

⁴ National Safety Council, *Injury Facts*, 2004 Ed.



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