

**Application for
Group Term Life Insurance**

Hartford Life and Accident Insurance Company
Simsbury, CT 06089



Policyholder Name: Hartford Association
Group Insurance Trust (HAGIT)

Participating Organization:

Group # 3003

Akia, Inc.

Group Policy Number: AGL-1834

Member's

Name: _____

Soc Sec #: _____

E-mail: _____

PRIMARY INSURED (Indicated above)

Date of Birth: _____

Address: _____

Male Female

Place of Birth (city/state/country): _____

Your Participating Cultural Association has selected the following Life Insurance benefit amount available to members:

\$10,000 \$15,000

\$20,000 \$25,000

Your Participating Cultural Association has selected the following children's Benefit.

\$5,000 \$7,500 N/A

(Only one of the parent's in a two parent family can select this benefit).

Children coverage requested: Yes No

Member's Beneficiary:

Name _____

Relationship _____

The primary insured will be the beneficiary for any Children's coverage issued.

Note: Your cultural association cannot be named as a beneficiary because of conflicts with insurance regulations.

The policy design guarantees coverage to active members that apply for the benefit at the first time they are eligible. Members who decline this *one time option* and want coverage at a later time must wait until the next enrollment period which is normally the month of September. A completed health questionnaire will then be required and the member will either be accepted or declined for coverage by *The Hartford*.

The death benefit for all members is fifty per cent of the normal amount during their first year of coverage. Benefit levels *and* premiums reduce to 50 % at age 65 and then to 10% at age 70. This policy design was arrived at in order to provide the availability of guaranteed coverage for all active members at competitive premiums without regard to health status.

(Time insured with your previous company will be credited to each member so that the 50% first year benefit will not apply to members who have been insured for more than one year and members insured less than one year will be credited with their time insured).

By applying for this insurance, do you intend to replace, discontinue, or change an existing policy of life insurance? Member Yes No

Please review your answers to these questions to be sure that you have answered them fully and truthfully. A misrepresentation on these questions could void your coverage. Answering "Yes" to any of these questions disqualifies you from acceptance for coverage at this time.

I understand that coverage will become effective only after approval by the Company and receipt of the first payment of premium. By signing this application, I acknowledge that the Application is true and accurate for each person to be insured.

By signing below, I acknowledge that I have read and agree to all terms on the reverse of this form.

X _____

Signature required to activate coverage

X _____

Date

FORM PA-9199 (1834 (HLA)(SI-Life Q2)

CERTIFICATION and AUTHORIZATION

I hereby certify that I have read all statements and answers in this application and that they are full, complete and true to the best of my knowledge and belief. I understand that any misrepresentation contained herein or relied upon by the company may be used to contest the validity of the coverage, within the contestable period if such misrepresentation materially affects acceptance of the risk. I understand that coverage will not become effective until The Hartford¹ grants its underwriting approval. I agree that subject to the deferred effective date provision that no insurance coverage shall become effective unless: a) The Hartford grants its underwriting approval; and b) at the time of payment of the first premium, I am living, and my insurability remains the same as that described in the application. I do not receive temporary or conditional insurance coverage just because I submit an application and pay the first premium. I certify that I have received the Notice of Insurance Information Practices.

I authorize any: doctor or counselor; health practitioner; hospital, clinic or medical facility; insurer or reinsurer; consumer reporting agency; Medical Information Bureau, Inc., or employer; to give The Hartford or its legal representative information about my physical or mental health, (including history, condition, diagnosis and treatment), drug or alcohol use history, other insurance coverage or employment status. The Hartford will use the information to decide if and to what extent I am eligible for insurance coverage or benefits under the policy. This information will be treated as confidential.

I understand the Medical Information Bureau, Inc. will release records or information only to The Hartford. I authorize The Hartford to give information about me to: its reinsurer(s), the Medical Information Bureau, Inc., any other insurance company to whom I may apply for Life or Health Insurance, or other persons or organizations handling a claim, underwriting coverage applied for or administering coverage issued as a result of this application or as required by law. I understand that upon written request I may revoke this authorization except to the extent that action has already been taken in reliance on the authorization. This authorization expires two (2) years from the effective date of my coverage or, if no coverage has been issued, one (1) year from the date of this application. I understand that a photocopy of this form is as valid as the original, and that I have a right to receive a copy of this form upon request.

¹ The 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. The issuing company is shown on the face page of this application.

AIDS Related Complex (ARC)* is a condition with signs and symptoms which may include generalized lymphadenopathy (swollen lymph nodes), loss of appetite, weight loss, fever, oral thrush, skin rashes, unexplained infections, dementia, depression, or other psychoneurotic disorders with no known cause. "Disorder of the Immune System" includes the hyperimmune conditions, disorders of gammaglobulin synthesis (hypogammaglobulinemia) of white blood cell production and maturation, and the immune-deficiency disorders both congenital and acquired. Also included in disorders of immunity are lupus erythematosus, Grave's Disease, rheumatoid arthritis, primary biliary cirrhosis, and others.

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STATE NOTICE

Any person who includes any false or misleading information on an application or filing a claim for an insurance policy is subject to criminal and civil penalties. It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. In certain states, penalties may include imprisonment, fines, denial of insurance, and civil damages.

Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the State Insurance Regulatory Agency and/or Division of Insurance. If while in the state of Florida, a person knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information, the person is guilty of a felony in the third degree. Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false, misleading or deceptive information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall be subject to substantial civil and/or criminal penalty where and to the extent allowed by state law.