



## LIFE INSURANCE



2121 N. Glenville Drive  
Richardson, TX 75082  
866.881.2255  
www.mgmbenefits.com

### WHAT IT DOES

Life insurance helps protect the financial futures of those who depend on an employee's paycheck.

Our Voluntary Term Life insurance offers a wide range of plan schedules and maximums, so you can provide choice and flexibility to employees looking for affordable, comprehensive coverage.

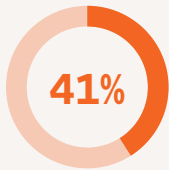
### WHAT'S COVERED?

Our term life insurance offers more than just death benefits. The following are also available:

- Living Benefit Option (Accelerated Death Benefit)
- Accidental Death & Dismemberment (AD&D) Rider
- Disability Waiver of Premium
- Portability
- Conversion

*continued*





of recent shoppers say **LIFE EVENTS** motivated them to shop for life insurance<sup>1</sup>

## HOW IT'S FLEXIBLE

We can help you choose the life insurance plan that best fits your and your employees' needs:

- Employee coverage (face) amounts of \$25K to \$250K in increments of \$25K, with no salary multiplier
- Spouse coverage amount up to 100% of the employee amount
- Child coverage amount up to \$15K – Standard is \$10K
- Annual buy-up option without Evidence of Insurability (EOI)
- Guaranteed issue amounts based on group size

Our standard Term Life plan design includes death benefits, Disability Waiver of Premium, Portability and Conversion. You can enhance the plan through the addition of a Living Benefit Option and/or the AD&D Rider.

You can also offer coverage for employees only or employees and dependents.

## WHY THE HARTFORD?

There are many reasons why The Hartford is a smart choice for Employee Benefits. Our industry know-how, service innovation and experience in the Voluntary space are just a few reasons why companies have trusted us for over 60 years.



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## WHY IT'S VALUABLE

Life Insurance from The Hartford – whether paid for in part by employers or paid entirely by employees – helps protect the financial future of beneficiaries while also helping to curb costs.

All this is available with affordable group rates, with no health questions (up to the guaranteed issue amount), in addition to:

- Guaranteed issue amounts up to \$250,000 (contingent on group size)
- Only 10 enrolled lives required for participation
- Easy payroll deduction of premiums
- Attained age rates with flexible age bands
- No required waiting periods

Not all benefits may be available in all states.

To learn more about us, visit us online at [MGMBENEFITS.COM/THEHARTFORD](http://MGMBENEFITS.COM/THEHARTFORD).



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

## Prepare. Protect. Prevail. With The Hartford.®

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. Home Office is Hartford, 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.

<sup>1</sup> Facts from LIMRA – Life Insurance Awareness Month, September 2014. LIMRA, 13 July 2014. Web. 26 Aug. 2014.  
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