

Life insurance



Your life can change in a minute. Take the time to help protect what's taken a lifetime to build.

Fact of life: you never know what the future may hold. That's the whole reason behind life insurance. It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there. Your employer is offering you an economical way to purchase **Group Life insurance** from The Hartford. Take a few minutes for the facts.

How life insurance helps you keep your promises

If you die, life benefits are disbursed to your beneficiaries in a lump sum to help them pay for:

- Burial and final expenses.
- Debts, if you have them.
- Promises you've made, like college tuition for a child or retirement savings for a spouse.

But just as important, benefits include access to emotional support and other resources to help your family heal and move forward.

Additional services for you and your loved ones

The Hartford's plan isn't just for the future. It may provide services to help you plan better today and face life's turning points with professional assistance. Additional benefits that may be available to you and your family upon enrollment include:

- An online tool for drafting your will.
- Emergency travel assistance in case an accident or illness occurs while you are away.
- An "Express Pay" service where, under certain conditions, death claim proceeds can be received in as little as 48 hours.



Case illustration: Promises kept¹

Keith was a family man and a valued computer technician at a mid-sized corporation. When Keith died at age 48 of heart failure, he left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job.

Keith's life insurance helped pay off the remainder of the mortgage on the family home. Through his foresight and planning, Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.

continued

Prepare today.
Help protect tomorrow.



- Funeral planning and cost comparison services.
- Face-to-face access to an attorney or counselor to assist beneficiaries after a death.

Talk to your employer about the additional services that may be available through your plan.

Make an informed decision

You might already have a life insurance policy, but you may not have enough to keep all of your promises. Half of U.S. households, in fact, say they need more life insurance, the highest level ever.² How much life insurance do you need? It all depends on your circumstances. The chart below provides a quick overview of expenses to consider during different stages of life. Consider employer-sponsored coverage as part of a sound financial plan. Your needs may change over time. See where you fit on this chart.³ Then make the decision that's right for you.

Enrollment made easy

It's easy and affordable to add life insurance through your employer's group plan.⁴ Group rates offer an economical way to buy life insurance. And, with convenient payroll deduction, you never have to think about making your premium payments.

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

Need more facts?

Visit our website at www.thehartford.com/employeebenefits.

Expenses to consider

Single	Married	w/Children	Pre-retirement
<ul style="list-style-type: none"> • Student loans • Credit card debt • Car loans 	<ul style="list-style-type: none"> • Mortgage • Living expenses • Loans/debt • Taxes/insurance 	<ul style="list-style-type: none"> • Childcare expenses • Tuition savings • Living expenses • Elderly parent care 	<ul style="list-style-type: none"> • Retirement savings • Long-term care expenses • Uninsured medical • Elderly parent care

Please note: Categories in this chart are not mutually exclusive. You may fit into one or more of the groupings outlined above.³

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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.

¹ This case illustration is fictitious and for illustrative purposes only.

² LIMRA, Life Insurance Consumer Studies Fact Sheet, 2012.

³ Your individual needs may differ and you may wish to consult a qualified financial advisor for a detailed analysis of your financial needs.

⁴ Enrollment may be subject to approval by the underwriting company.