



LIFE INSURANCE

WHAT IS IT?

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

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, the rent, childcare, retirement savings or even elderly parent care.

There are also additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:

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

continued



CASE ILLUSTRATION: PROMISES KEPT²

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.

WHY DO I NEED IT?

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.

80 percent of consumers believe most people need life insurance.¹ You might already have a life insurance policy, but you may not have enough. Your needs may change over time, but the need to protect the important things in life won't. Take the time to help protect what's taken a lifetime to build.

Prepare. Protect. Prevail.[®]

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¹ LIMRA, Life Insurance Consumer Studies Fact Sheet, 2014.

² This case illustration is fictitious and for illustrative purposes only.