

GROUP BENEFITS

TRUSTED
200
YEARS



THE HARTFORD

LIFE CONVERSATIONS FROM THE HARTFORD

With Parent Conversations



Expertise without equal.
Benefits without burden.

REACH OUT, START A CONVERSATION AND PLAN FOR YOUR FUTURE.

Many people find it hard to discuss financial matters, insurance needs, end-of-life decisions, or the loss of a loved one.

Being open about these issues, however, can make difficult times easier by eliminating uncertainty and doubt. So be the first to reach out and plan for tomorrow – with Life Conversations from The Hartford.¹

Rely on Life Conversations for reassuring support and the right answers.

- Selecting the appropriate amount of life insurance
- Creating a will
- Funeral planning and grief counseling

Life Conversations provides you and your beneficiaries with convenient, online information and 24/7 advisor support.

Visit www.hartfordlifeconversations.com for more information.

Life Conversations includes access to the following tools and services, including Everest,² the first nationwide funeral planning and concierge service.

PLANNING TOOLS AND SERVICES

Life Insurance

- Why do you need it?
- How much do you need?
- Calculators
- Important product features
 - Accelerating the benefit with the Living Benefit Option
 - Taking the coverage with you with Portability and Conversion
 - Traveling confidently with Travel Assistance³
 - Gaining peace of mind at time of claim with the Safe Haven[®] program

Estate Planning

- Conversation starters
 - How to talk to your family about estate planning
- Calculators
- Creating a will online with EstateGuidance^{®4}



- Funeral planning
 - 24/7 funeral planning assistance from funeral advisors
 - Online planning tools
 - PriceFinder search reports

AT-NEED SERVICES

Funeral Concierge Services

- 24/7 funeral planning from licensed funeral directors
 - Provides as much or as little support as the family needs
 - Gathers pricing information
 - Negotiates funeral service prices with local funeral homes

Family Support

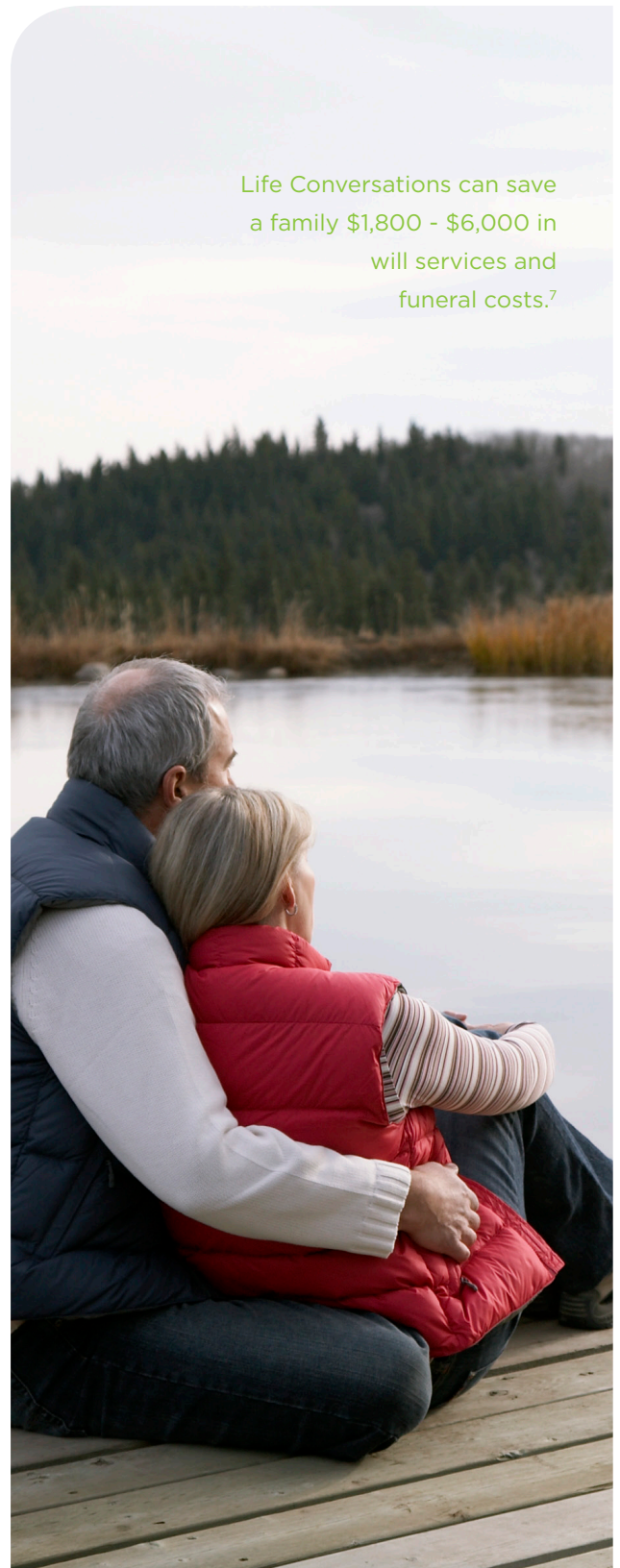
- Legal, emotional and financial counseling to help cope with a loss with Beneficiary Assist^{®5}
 - Individualized assessment and plan available upon request
 - Unlimited phone contact with counselor for up to one year
 - Five face-to-face sessions with a certified counselor
- Guidance in filing a claim

See last page for your program's access information.

Easy access to information you need for important life decisions.

As a covered employee under The Hartford's Group Life policy, you, your spouse/partner and dependents⁶ have access to all the tools and resources available under the program.

Life Conversations can save a family \$1,800 - \$6,000 in will services and funeral costs.⁷





Cover your parents' needs, too, with Parent Conversations.

Life Conversations extends Everest Funeral Planning and Concierge services to your parents and step-parents, as well as your spouse's/partner's. Even if you don't need it immediately, Parent Conversations may be a crucial benefit. There are many reasons to consider it:

- It helps clarify and document your parents' or step-parents' end-of-life decisions
- Eases the stress involved in caring for aging parents
- Places a sensitive subject within the positive context of a benefit
- Provides you with support at a time of transition and loss

Making decisions about your life planning often takes a little guidance. We understand. And we're here for you with the right services and tools whenever you need them.

Begin today.

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

² Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

³ Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

⁴ EstateGuidance® is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁵ Beneficiary Assist® is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁶ Dependent eligibility varies by service. See www.hartfordlifeconversations.com for more information.

⁷ Funeral costs range of savings based on average savings experienced by actual Everest families. Range of savings and case studies are provided for illustrative purposes only. Individual circumstances, customer choice, market forces and other factors can influence prices and potential savings and therefore substantially influence actual results. Results and savings are not guaranteed. Will service savings based on an average hourly rate of \$266/hour (2006 Survey of Law Firm Economics, Altman Weil Pensa Publications).

LIFE CONVERSATIONS
PROVIDES TOOLS AND
SERVICES TO GUIDE YOU
THROUGH MAJOR LIFE
DECISIONS.



Call 1-866-854-5429 or visit
www.hartfordlifeconversations.com
for more information.

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THE HARTFORD



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Expertise without equal.
Benefits without burden.

EVEREST FUNERAL PLANNING AND
ESTATEGUIDANCE® WILL PREPARATION.

The first time you access Everest Funeral Planning services and EstateGuidance® Will preparation services, you'll need your employer promotional codes found below.

EstateGuidance® Promotional Code: **HFD3930**

Everest Funeral Planning Access Code: **HFD90099**