

GROUP BENEFITS

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200
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THE HARTFORD

ONLINE CONVENIENCE—
CREATING A
WILL JUST GOT
INHERENTLY SIMPLE.

EstateGuidance®




Expertise without equal.
Benefits without burden.

NOT HAVING A WILL IS NOT HAVING A SAY.

A will is an important legal document that helps protect your family's future.

Yet, according to a recent survey, nearly 60 percent of Americans don't have one.¹



The consequences can be unfortunate. If you die without a will, the state, not you or your loved ones, may decide how your property is to be distributed.

Now, your employer's qualifying group life insurance plan from The Hartford gives you EstateGuidance[®], a service that helps you create a simple legal will quickly and conveniently online, with the support of licensed attorneys if needed.^{2, 3, 4} It can save you the time and expense of creating a will with a private attorney.



Five easy steps to a legal will.

Creating your will online takes only a few steps:

- 1.** Access The Hartford's EstateGuidance service online at **www.EstateGuidance.com/wills**.
- 2.** Sign in to the secure site by entering the following promotional code: WILLHLF
- 3.** Follow the instructions and create your will.
- 4.** Download the final will to your computer and print.
- 5.** Obtain signatures and determine if your will should be notarized.

Begin now. Come back to it later.

EstateGuidance gives you the option of saving a draft of your will for up to 6 months. Revisions to the will can be made during this period at no cost to you, provided you have not already printed or downloaded your will.



Reasons to take advantage of this benefit.

EstateGuidance is the answer to a lot of concerns about the expense, value and legal technicalities of a will. Here are more answers to questions you may have:⁵

What happens if I die without a will?

In most states, your property may be distributed as follows: First, all of your community and joint property may pass to your spouse (if you have one). Second, your separate property may pass according to these rules:

- If you have a spouse, your spouse may receive:
 - All of your property if you leave no children, parents, siblings, nieces or nephews.
 - Half of your property if you leave one child or one or more parents, siblings, nieces or nephews.
 - One-third of your property if you leave two or more children.
- All property not given to a spouse may be distributed to the following persons, in this order:
 - Your children.
 - Your parents.
 - Your brothers and sisters, or, if they are not living, their children.
 - Your grandparents, or, if they are not living, their children (i.e., your uncles and aunts).
 - Children of your deceased spouse.
 - Relatives of your deceased spouse.
 - The state of your legal residence.

Isn't the preparation of a will complicated?

Not with EstateGuidance. Through the online process, you'll be asked a series of simple questions. Once finished, you'll have a legally binding will that is ready to sign and valid in all states.

What if I have additional questions as I'm creating my will?

Our online education center provides answers to many common questions regarding family law. In addition, fully licensed attorneys are available to respond to questions online.

Is the service confidential?

All information is kept secure and confidential with the protection of encryption technology services, including VeriSign®. VeriSign is one of the safest and most reliable intelligence infrastructure services in the industry.

Foresight can insure the future.

To learn more about the EstateGuidance service, contact your Human Resources representative. Take advantage of this new service from your employer and The Hartford to create a will today. And rest assured that your loved ones will benefit from your foresight.

Need more facts?

thehartford.com/employeebenefits
is a great place to start.

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¹ www.findlaw.com. FindLaw Survey: Most Americans Don't Have a Will. June 30, 2008. Available:

<http://company.findlaw.com/pr/2008/063008.estate.html>

The FindLaw survey was conducted using a demographically balanced telephone survey of 1,000 American adults and has a margin of error of plus-or-minus three percent.

² 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.

³ ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services provides EstateGuidance®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁴ A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

⁵ The answers to these questions are not intended to serve as legal advice. Please consult with legal counsel as individual needs may vary.



Mixed Sources

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