

Group Benefits from The Hartford



Online Convenience – Creating A Will Just Got Inherently Simple



500+ Employees

EstateGuidance®

A will is an important legal document that helps protect your family's future, yet according to estate planning professions, 70% of Americans don't have one.¹

A program
for group life
customers
with 500
or more
employees

Now, your employer's qualifying group life insurance plan from The Hartford² gives you EstateGuidance®. This service helps you create a simple³ legal will quickly and conveniently online, with the support of licensed attorneys if needed. It saves you the time and expense it would take to create a will with a private attorney.

Easy to use

Creating your will on line is just a few simple steps away:

1. Access The Hartford's EstateGuidance® service online at www.EstateGuidance.com/wills.
2. Sign in to the secure site by entering the access ("promotional") code provided by your Human Resources or benefits staff.
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.

Flexible

When creating your will, EstateGuidance® gives you the option to save a draft of your will for up to 30 days. Revisions to the will can be made during this period at no cost to you. After 30 days, any changes to the will can be made for an additional fee.

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Expertise without equal.
Benefits without burden.SM

Questions & Answers

Why do I need a will?

Like your beneficiary designation, a will helps provide the security of knowing your assets will be safely in the hands of those you trust and care about. A will clearly states your wishes about who will inherit your property, who be the guardian of your children, and who will manage your estate. Without it, those decisions may be left to chance.

What happens if I die without a will?

If you die without a will, the state, and not you, will decide how your property is to be distributed. In most states, your property will be distributed as follows: First, all of your community and joint property will pass to your spouse (if you have one). Second, your separate property will pass according to these rules:

- If you have a spouse, your spouse receives:
 - 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 is 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 a will complicated?

No. Through the online process, you will 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?

Should you have additional questions, the 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.

For more information

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.

Professional services provided by ComPsych®

EstateGuidance® services are provided through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. For more information on ComPsych®, visit www.compsych.com.

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1 National Association of Estate Planners & Councils, "Will 101: Everything you need to know but don't want to think about." August 2007.

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. 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.

3 A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you. Business Insurance, Largest EAP Provider 2006 Survey, June 2007 edition.

