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

Now, your employer’s qualifying group life insurance plan from The Hartford® gives you EstateGuidance®. This service helps you create a simple 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 online is just a few simple steps away:

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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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 will 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.