

# THE RIGHT PLAN FOR WHEN YOU CAN NO LONGER MAKE PLANS

Choosing to have Life insurance is among the most important decisions you can make for your family. It's an uncomfortable topic to consider, but if they were to suddenly lose you they would also lose your paycheck. Their expenses? Those wouldn't go away. With a lump sum payout, Life insurance can help provide income and financial support to help your family with:

#### **Immediate costs**

- Burial
- Funeral expenses

### **Ongoing bills**

- Rent/mortgage
- Auto loans
- Credit card debt

#### **Future expenses**

- College tuitions
- Retirement savings
- Elderly parent care

## TRUST IN THE HARTFORD



### **FAMILY PROTECTION WITH LONG-TERM BENEFITS**

Adjusting to the sudden loss of a loved one is difficult enough without the financial fallout resulting from the loss of their income. With a lump sum payout that can be used in whatever way necessary, Life insurance can help your family to maintain the lifestyle you worked so hard to build for them. It could make a huge difference when your family needs it the most.



### **AFFORDABLE**

Take advantage of employer-offered preferred rates



#### **FLEXIBLE**

Set up a simple payroll deduction



#### **SENSIBLE**

Protection for your family and your paycheck







CASE STUDY<sup>3</sup>

## A TRAGIC CHANGE OF PLANS

Jonathan was excited that summer was coming. He was getting the pool ready for his three sons and all of their friends to enjoy and was planning a surprise weekend getaway for him and his wife Elaine. Then, three days after celebrating his 46th birthday, Jonathan suddenly died from a brain aneurism. His family's life was thrown completely upside down.

In an instant, Elaine was a widow facing the challenges of burying her husband, raising her three boys on her own, keeping their house and somehow maintaining their lifestyle. Jonathan's death was devastating, but his foresight and planning in having Life insurance helped to ease his family's burden. Jonathan's life insurance covered his final expenses and helped to pay off the remainder of the mortgage on their home. With those pressures gone, Elaine was able to focus more clearly on the emotional needs of her boys.

# You may also get these value-added support services<sup>4</sup>



ONLINE WILLS - AN ONLINE TOOL FOR DRAFTING YOUR WILL



BENEFICIARY COUNSELING - COMPASSIONATE EXPERTISE TO HELP COPE AFTER A LOSS

- EMOTIONAL SUPPORT
- LEGAL SUPPORT
- FINANCIAL SUPPORT



EMERGENCY TRAVEL ASSISTANCE - IN CASE AN ACCIDENT OCCURS WHILE TRAVELING



EXPRESS PAY PROCESS - PAY DEATH CLAIMS IN AS LITTLE AS 48 HOURS



FUNERAL PLANNING - COST COMPARISON SERVICES AND ONLINE TOOLS



As families care for their lives after a loss, Life insurance can help to care for the rest.

To learn more, visit TheHartford.com/resources/life



Business Insurance Employee Benefits Auto Home

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

<sup>&</sup>lt;sup>1</sup> https://www.thehartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

<sup>&</sup>lt;sup>2</sup> Based on The Hartford's internal data of covered employees as of May 31, 2021.

<sup>&</sup>lt;sup>3</sup> This benefit example is fictitious and for illustrative purposes.

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