



Life insurance. It's all about family.

Why choose Life insurance? Life insurance helps protect those you leave behind with a cash benefit that can help with final planning and the loss of your future income.

Benefits in action

Is this coverage for me?

Watch this short video to help you decide.

[TheHartford.com/bia/life](https://www.TheHartford.com/bia/life)



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

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 Study¹

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.

Your loved ones can benefit from services² that go beyond the benefit.

- **Will Preparation:** Step-by-step guidance and support for preparing a will.
- **Grief Counseling:** Licensed social workers are available to listen and give support.
- **Funeral Planning:** Detailed instructions and on-demand assistance are available to manage the logistics of funeral planning, burial, cremation and other related services.
- **Estate Administration:** Guidance is available for navigating estate and probate processes.
- **Account Deactivation:** Get help closing unneeded financial accounts, memberships and subscriptions.
- **Identity Theft Protection:** Step-by-step instructions to freeze credit and protect the identity of your loved one.
- **Emergency Travel Assistance** in case an accident or illness occurs while you're away.
- **Additional coverage** without **Evidence of Insurability (EOI)** needed.

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

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), GBD-1000, GBD-1100, or state equivalent.

¹ This benefit example is fictitious and for illustrative purposes.

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