

# LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE



## Two benefits that can help you keep your promises.

A sudden death or accident can change everything. The personal loss is difficult enough without the financial setbacks that occur when a vital stream of income ends. That's why your employer is offering a package of protection: **Life insurance** together with **Accidental Death and Dismemberment (AD&D)**. They're from a trusted source, The Hartford, a leader in life and accident insurance.

### Help keep your promises even if you can't provide an income.

With this package, you're covered in case an untimely death or accident destroys your income-earning ability.

If you're in an accident covered by the policy, you'll have less to worry about, especially if your livelihood depends on your physical health. It could be a high-benefit level and affordable way of supplementing your insurance portfolio, especially when your exposure to accidents is high:

- You can fall back on AD&D benefits if you lose your sight, hearing, a limb, or ability to speak.
- You can use the benefits to pay for daily living expenses and other needs.

If you die, Life benefits are disbursed to your beneficiaries in a lump sum to help them pay for:

- Burial and final expenses.
- Debts, if you have them.
- Promises you've made, like college tuition for a child or retirement savings for a spouse.

But just as important, benefits include access to emotional support and other resources to help your family heal and move forward.

### Additional services for you and your loved ones.

The Hartford's plan isn't just for the future. It may provide services to help you plan better today and face life's turning points with professional assistance.

*(continued on next page)*

**Prepare today.**

**Help protect tomorrow.**



### Case illustration: Assistance after the unthinkable.<sup>1</sup>

**Marilyn was a resourceful mother of two who was almost finished taking graduate classes at a nearby college while working full-time. Although she didn't want to think about it, she knew how important it was to have Life, and AD&D insurance and purchased it through her employer.**

**Driving home from class late one night, a distracted driver side-swiped her and she passed away. Marilyn's death was a huge loss for her family. But because of her foresight, Marilyn's Life and AD&D policy helped. With the Life insurance payout and the additional proceeds from the Accidental Death benefit, the family was able to afford her burial expenses, pay off her student loans and have extra money to start a college fund for her children.**

# Life & Accidental Death and Dismemberment insurance



Additional benefits that may be available to you and your family upon enrollment include:

- An online tool for drafting your will.
- Emergency travel assistance in case an accident or illness occurs while you are away.
- An “Express Pay” service where, under certain conditions, death claim proceeds can be received in as little as 48 hours.
- Funeral planning and cost comparison services.
- Face-to-face access to an attorney or counselor to assist beneficiaries after your death.

Talk to your employer about the additional services that may be available through your plan.

## Make an informed decision.

You might already have a life and/or accident insurance policy, but not enough to keep all of your promises. Half of U.S. households, in fact, say they need more life insurance, the highest level ever.<sup>2</sup> How much coverage do you need? It all depends on

your circumstances. The chart below provides a quick overview of expenses to consider during different stages of life. Consider employer-sponsored coverage as part of a sound financial plan. Your needs may change over time. See where you fit on this chart.<sup>3</sup> Then make the decision that’s right for you.

## Enrollment made easy.

It’s easy and affordable to add Life and AD&D insurance through your employer’s group plan. Group rates offer an economical way to purchase both. And, with convenient payroll deduction, you never have to think about making your premium payments. To enroll in The Hartford’s Life insurance plan, read the literature your employer provides. It includes specifics on your company’s plan. And easy directions on how to enroll.

## Need more facts?

Just visit our Web site at [thehartford.com/employeebenefits](http://thehartford.com/employeebenefits).

EXPENSES TO CONSIDER			
SINGLE	MARRIED	w/ CHILDREN	PRE-RETIREMENT
<ul style="list-style-type: none"> <li>• Student loans</li> <li>• Credit card debt</li> <li>• Car loans</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage</li> <li>• Living expenses</li> <li>• Loans/debt</li> <li>• Taxes/insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare expenses</li> <li>• Tuition savings</li> <li>• Living expenses</li> <li>• Elderly parent care</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement savings</li> <li>• Long-term care expenses</li> <li>• Uninsured medical</li> <li>• Elderly parent care</li> </ul>

**Please note:** Categories in this chart are not mutually exclusive. You may fit into one or more of the groupings outlined above.<sup>3</sup>

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<sup>1</sup> This case illustration is fictitious and for illustrative purposes only.

<sup>2</sup> LIMRA, Life Insurance Consumer Studies Fact Sheet, 2010.

<sup>3</sup> Your individual needs may differ and you may wish to consult a qualified financial advisor for a detailed analysis of your financial needs.