



LIFE INSURANCE

You might already have a Life insurance policy, but you may not have enough. Your needs may change over time, but the need to protect the important things in life won't. Take the time to help protect what's taken a lifetime to build.

WHAT IS IT?

Life insurance is financial protection for your loved ones. If you die, Life benefits are disbursed to your beneficiaries to help pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, retirement savings or even elderly parent care.

WHY DO I NEED IT?

You never know what the future may hold. That's the whole reason behind life insurance. It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there. Here are a few lifestyle scenarios to show how you can benefit from coverage:



Married with kids, lots of expenses

Raising children is one of life's most cherished – and most costly – responsibilities. If you were to die tomorrow, could your family afford the same lifestyle they have today?



Single parent, multiple responsibilities

You're the sole provider, the one your kids count on. It's important to be able to care for them financially if you're no longer there to care for them yourself.



Dual income, no kids

If you have two incomes, life insurance can help protect all you've worked hard for, as well as your spouse's ability to maintain the same standard of living as today.



Growing children, aging parents

Caught in the middle? Life insurance can help you protect your kids' financial futures, and can help you look after elderly parents.



Single and carefree

What about your car and student loans, your credit card balances and all your other bills? Who would pay off your outstanding debt when you're gone?

continued



Case illustration: **PROMISES KEPT²**

Keith was a family man and a valued computer technician at a midsize corporation. When Keith died at age 48 of heart failure, he left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job. Keith's life insurance helped pay off the remainder of the mortgage on the family home. Through his foresight and planning, Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.



One in three Americans believe they need more Life insurance¹



45% of American households say they are likely to buy Life insurance in the next 12 months¹

ADDITIONAL BENEFITS³

There are additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:

- An online tool for drafting your will.
- Legal and emotional support for your beneficiaries after a death.
- Emergency travel assistance in case an accident or illness occurs while you're traveling.
- The Hartford's Express Pay process, which, under certain conditions will pay death claims in as little as 48 hours.
- Funeral planning advisor assistance, including cost comparison services and online tools.

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

¹ "Facts about Life 2017- Life Insurance Awareness Month." LIMRA, N.D. Web. 18/6/2018. [www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017\(1\).pdf](http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017(1).pdf)

² This case illustration is fictitious and for illustrative purposes only.

³ These services may not be available in all states. Visit www.thehartford.com/employee-benefits/value-added-services for more information.

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