

IT'S ALL ABOUT  
FAMILY.

### PREPARE FOR THE UNEXPECTED

A sudden death or accident can change everything for your family. Life insurance together with Accidental Death and Dismemberment (AD&D) insurance helps keep you covered in case of an untimely death or accident. With a lump sum payout, Life and AD&D 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

### PLANNING AHEAD COULDN'T BE EASIER

AD&D insurance also pays partial benefits if you lose your sight, hearing, a limb, the ability to speak and more in a covered accident. AD&D benefits are paid in addition to any life insurance you may have and can be used to pay for daily living expenses and other needs.



TRUST IN THE HARTFORD<sup>1</sup>



60+ YEARS  
HELPING TO PROTECT  
15.7M FAMILIES<sup>2</sup>



#### AFFORDABLE

Take advantage of employer-offered preferred rates



#### EASY

Set up a simple payroll deduction



#### SENSIBLE

Protection for your family and your financial well-being



THE  
HARTFORD



## CASE STUDY<sup>3</sup>

# THE UNTHINKABLE

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 sideswiped her and she passed away from her injuries.

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 disbursement from AD&D insurance, the family was able to afford her burial expenses, pay off her student loans and establish a college fund for her children.

### 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 or an accident, Life and AD&D insurance can help to care for the rest.

## TO LEARN MORE,

visit [TheHartford.com/resources/lifeadd](https://www.TheHartford.com/resources/lifeadd)

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

<sup>1</sup> [www.TheHartford.com/about-us/ethics-compliance](https://www.TheHartford.com/about-us/ethics-compliance); viewed on June 28, 2021.

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

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

<sup>4</sup> Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services) for more information.



Business Insurance  
Employee Benefits  
Auto  
Home