

Group Benefits from The Hartford



Life Conversations from
The Hartford
Featuring Everest Funeral Planning



Expertise without equal.
Benefits without burden.SM

Group Benefits from The Hartford

A first-of-its-kind service for the last step of life.

Through Life Conversations, a patent-pending program, employees covered under a Hartford Group Life policy have access to a new service from Everest,¹ the first nationwide funeral planning and concierge service. Although not an insurance product, the service can be a key decision-making tool.



One Plan. One Source. One Step.

One Plan

Life Conversations from The Hartford² provides employees with access to a suite of online tools and services to guide them through major life decisions. From selecting the appropriate amount of life insurance and creating a will to at-need services such as funeral planning and grief counseling, Life Conversations provides employees and their beneficiaries with online and 24/7 advisor support.

One Source

Life Conversations is a comprehensive Web site – with tools, information and services employees need to plan important conversations. In addition, a team of highly trained knowledgeable advisors are available 24/7 to answer program questions and connect your employees or their families with the appropriate resource. It's a single source to help families prepare for the future and navigate difficult, end-of-life decisions.

One Step

Contact your benefits consultant or a Hartford representative to learn more about Life Conversations from the Hartford, available at www.hartfordlifeconversations.com.

A single source
to help families
prepare for the
future and
navigate difficult,
end-of-life
decisions.

Help employees begin the conversations of a lifetime.

The Life Conversations program features include a personal planning program from The Hartford.

Planning Tools and Services

Life Insurance

- Why do you need it?
- How much do you need?
- Calculators
- Important product features
 - Accelerating the benefit - with the Living Benefit Option
 - Taking the coverage with you- Portability and Conversion
 - Traveling confidently - with TravelAssist⁴
 - Gaining peace of mind at time of claim - with the Safe Haven[®] program

Estate Planning

- Conversation starters
 - How to talk to your family about estate planning
- Calculators
- Create a Will online with EstateGuidance^{®5}
- Funeral planning
 - 24/7 funeral planning assistance from funeral advisors
 - Online planning tools
 - PriceFinder search reports

At-Need Services

Funeral Concierge Services

- Funeral planning assistance from licensed funeral directors
 - Provides as much or as little support as the family needs
 - Gathers pricing information
 - Negotiates funeral service prices with local funeral homes

Family Support

- Legal, emotional and financial counseling to help cope with a loss with BeneficiaryAssist⁶
 - Individualized assessment and plan available upon request
 - Unlimited phone contact with counselor for up to one year
 - Five face-to-face sessions with a certified counselor
- File a claim

Everest Funeral Planning provides information your employees need for all funeral-related issues.



Everest Services

24/7 Advisor Assistance

- Provide employee with help in creating personal funeral plans
- Answer all funeral-related questions

Online Funeral Planning Tools

- Personal Profile
- 10 Key Decisions Planner
- "My Wishes" Planning Guide
- Reference Guide
- Information stored and maintained in a secure data warehouse

PriceFinder Research Reports

- Detailed, local funeral home price comparisons
- Available on demand via the Life Conversations website: www.hartfordlifeconversations.com

At-Need Negotiation Services

- Planning session with a licensed funeral director, who offers as much personal assistance as the family desires
- Documentation of the family's wishes
- Communication of the plan to the funeral home of the family's choice
- Negotiation of prices, which often results in significant time and financial savings

Everest's Family Savings

Funeral Costs	Range of Savings ³
Traditional funeral services	\$500-\$2,500
Casket and vault	\$750-\$3,000
Average savings	\$1,250-\$5,500

Two Program Options Available

Life Conversations

Online and 24/7 access to all services available to employees covered under basic and/or supplemental group life insurance.

Parent Conversations

Includes all Life Conversations services and unlimited access to Everest services for parents and step-parents of your employee and the employee's spouse.





- ¹ Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.
- ² The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home office of both companies is Simsbury, CT.
- ³ Average range of savings based on average savings experienced by actual Everest families. range of savings and case studies are provided for illustrative purposes only. Individual circumstances, customer choice, market forces and other factors can influence prices and potential savings and therefore substantially vary actual results. Results and savings are not guaranteed.
- ⁴ Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.
- ⁵ EstateGuidance is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.
- ⁶ Beneficiary Assist is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services



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