ADDED PEACE OF MIND WHEN IT'S NEEDED THE MOST.

The death of a loved one is one of life's most stressful situations. Quick, often costly decisions must be made while emotions are at their peak. Yet, how many people know how to plan a funeral? That's why your employer offers a funeral planning and concierge service through The Hartford's **Group Life insurance program** – provided by Everest,[1] the first to offer this service nationwide.

THE RESOURCES TO HELP YOU MAKE CONFIDENT, INFORMED DECISIONS.

Everest's advisors help families understand all of their options and put them into action while staying within their budget. Here are the services they offer you, your spouse/partner and children under the age of 26.

EVEREST SERVICES	
24/7 Advisor Assistance	• Round-the-clock access to Everest Advisors. • Assistance with all funeral planning issues.
PriceFinder℠ Research Reports	• The only nationwide database of funeral home prices. • Detailed local funeral home price comparisons. • Unlimited access to reports available on demand via the Web site.
Online Planning Tools	• Unlimited use of Everest's online planning, research, and knowledge tools. • Create simple or detailed funeral plans using various reference materials, including 10 key decisions everyone should make. • Information can be stored, updated, retrieved and printed on demand.

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CASE ILLUSTRATION: A SHOULDER TO LEAN ON.[2]

April had always thought that she and her husband would spend their golden years together. So when he began to lose his battle with pancreatic cancer, she was completely unprepared. However, April had a knowledgeable and trusted resource: Everest services were included as part of her insurance program.

Her Everest advisor assisted with every aspect of the funeral planning process, giving April peace of mind during this stressful time. And she received an expedited life insurance payment within a week of her husband's death, which helped ease many of the family's financial pressures. Everest's services relieved April of some of the stress that comes with loss, allowing her to focus on her family.

EVEREST SERVICES *con't*

At-Need Family Support	• Concierge services at or near the time of death provided by Everest's licensed funeral directors, who offer as much or as little assistance as the family desires. • Communication of the plan with the funeral home of choice, removing the family from a sales-focused environment. • Pricing information presented to the family in an easy-to-understand format. • Negotiation of the funeral costs with the funeral home, often resulting in significant financial savings.
Express Claim Processing	• Includes Express Pay, an innovative claims payment service that can deliver benefits in as little as 48 hours. • Allows your beneficiary to use the insurance proceeds to pay for immediate funeral expenses.

A TRUSTED ADVISOR DURING THE WORST OF TIMES.

We can't always predict, but we can prepare. Find out more about The Hartford's Funeral and Concierge Services by calling **1-866-854-5429**.

Or visit **WWW.EVEREST FUNERAL.COM/HARTFORD** and use this code: **HFEVLC**.

Prepare. Protect. Prevail.®

Visit us at **THEHARTFORD.COM/EMPLOYEEBENEFITS**

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

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