GETTING THROUGH A LOSS IS HARD. GETTING SUPPORT TO COPE IS EASY.

The loss of a loved one can leave you feeling overwhelmed. In addition to grief, you may have financial and legal worries. Questions you can't easily answer alone. And maybe some unresolved issues. If you're covered under The Hartford's **Group Life or Accident insurance policy**, you have access to Beneficiary Assist® counseling services provided byComPsych.[1]

PROFESSIONAL HELP AFTER A LOSS OR TERMINAL ILLNESS.

Beneficiary Assist provides you, your eligible beneficiaries and immediate family members with unlimited 24/7 phone access to help related to the death of yourself or a loved one. That includes:

- Legal advice, financial planning and emotional counseling for up to one year from the date the claim is filed.
- Up to five face-to-face sessions or equivalent professional time for one service or a combination.

HANDLING A SPECTRUM OF NEEDS WITH COMPASSION AND EXPERTISE.

Because Beneficiary Assist covers a spectrum of concerns, you and your beneficiaries will have a convenient, single source for the following needs.

Emotional or grief counseling. ComPsych GuidanceExperts℠ are master's and doctoral level clinicians who'll listen to your concerns with compassion and refer you to the right resources for:

- Grief and loss.
- Stress, anxiety and depression.
- Relationship/marital conflict.
- Problems with children.
- Job pressures.
- Substance abuse.

continued

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CASE ILLUSTRATION: SOLID FOOTING.[2]

Greg's sudden death at the age of 42 came as an enormous blow to his wife, Sharon. Besides the shock and grief, Sharon had to struggle with debt and claims to Greg's estate by children from a former marriage. She went back and forth between anger and depression.

Through Beneficiary Assist, she was able to link up with counselors who listened compassionately and referred her to a grief expert. She also used the legal and financial counseling resources to get solid answers to complex questions.

Financial information and resources.
With loss often come tough financial decisions. Share your concerns with certified public accountants and certified financial planners for assistance with:

- Managing a budget.
- Estate closure.
- Retirement impacts.
- Tax questions.
- Getting out of debt.

Legal support and resources.
When legal uncertainties arise, get the help you need. Attorneys are available for private consultations for the following:

- Estate and probate.
- Debt and bankruptcy.
- Real estate transactions.
- Family law.

If additional legal representation is needed beyond the face-to-face visits, you can be referred to a qualified attorney in your area. You may qualify for a 25 percent reduction in the attorney's customary fees by using the ComPsych Network.

REACH OUT.

Find out more about Beneficiary Assist counseling services by calling 1-800-411-7239. It's a service you'll be glad to have when you need it.

Prepare. Protect. Prevail.®
Visit us at **THEHARTFORD.COM/EMPLOYEEBENEFITS**

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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. Home office is Hartford, CT.

[1] Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.

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

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