

GROUP BENEFITS



Life Conversations from The Hartford¹

START A CONVERSATION WITH YOUR LOVED ONES.

No one can predict the future, but it's important to talk about it with those who depend on you. Even better, to put your intentions in writing. That can be difficult unless you have the right tools to work with – and the right frame of mind. Here's a simple, no-pressure place to start.

A will shouldn't be a secret.

A will – whether it's yours or your parents' – is perhaps one of the most important decisions of a lifetime. It's the main tool in planning your estate. Whether you have a few assets to pass on or a complex estate, writing a will should be your first step in the decision-making process. Without a will, decisions about your assets and possessions will be made by state law, not your loved ones. And that means strangers may be handling your affairs.

Here are two ways you can demystify your intentions:

- **Create all the documents necessary to state your will.** A will is just one step. You should also have a living will or durable power of attorney that states your desire for yourself if you should become incapacitated.
- **Disclose the location of your documents.** In case of an emergency, that's essential. If you're an adult child, you should know where your parents' documents are, who the guardian or executor of their estate is, how their assets may be divided and where their safe deposit box is located.

Don't let your emotions silence your good intentions.

Usually, elders are more comfortable sharing this information than adult children are in receiving it. But that may not always be the case. The important thing to remember is that a will is simply the truth – about your parents' intentions or yours. Knowing its contents ahead of time is an important step in preparing for the future.

Breaking the ice.

Before speaking to your children or parents about your estate plans, consider these pointers. Reach out. Silence isn't golden in this case. Here are some suggested caring ways to start a conversation:

For adult children:

- "I'm concerned that if anything happened to you, I wouldn't know how to help you. Maybe we could start talking about your wishes so I could make sure they're carried out when the time comes."
- "I think I know what's important to you in your life. After you're gone, are there goals you'd like to accomplish through your estate? Are there any special requests you want to fulfill?"

For parents:

- "As you know my independence is very important to me. I'd like to remain independent for as long as possible, so I made arrangements in case I need help. I'd like to go over my directives with you."
- "I know you've been trying to save for your kids' college educations. It's so expensive these days, and I'd really like to help you out."

Expertise without equal.
Benefits without burden.



Stay positive and talk about shared goals.

Today quickly becomes tomorrow. Start now.

Be sensitive as well as sensible.

- **Focus on common ground.** Talk about how you can help each other. And stay within that positive framework even if there are disagreements.
- **Build on shared values.** Many people want to help their family accomplish financial goals such as a comfortable retirement for their own parents and educating their children or grandchildren. Talking about these shared goals can open up a discussion on estate planning.
- **Ask your family to help you carry out your wishes.** You can best do that by drawing up important legal directives such as a living will or health directive. These tools can ensure that your wishes are carried out even if your health fails. Your family should know about them as your best protection in a health crisis.

Start the conversation with your parents or family as soon as you can. Remember that estate planning is all about passing on assets, goals and dreams to the people you care about most. Make sure they know what your intentions are and where they can find the documents necessary to carry them out. It's one of the most caring things you can do.



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