



NEWS RELEASE

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The Hartford Enhances Group Life Insurance Coverage By Offering New Funeral Planning Services

The 'Life Conversations from The Hartford' program features Everest Funeral planning, along with will preparation and other services that can save consumers money and stress during one of life's most difficult moments.

SIMSBURY, Conn., May 18, 2009 – As workers across America are being squeezed by rising costs for health care and other employer-sponsored insurance benefits, many companies have reduced or even eliminated matching contributions for retirement savings plans. For America's workers, it's become a takeaway economy.

Countering this national trend, The Hartford Financial Services Group, Inc. (NYSE: HIG) is making valuable funeral planning benefits available to workers at no additional cost through employers who add group life insurance coverage to their employee benefits offerings. Called "Life Conversations from The Hartford," this new service is offered in conjunction with Everest Funeral and provides an industry-leading package of "end-of-life services."

Through Everest, clients can plan for funerals years in advance or can make arrangements at their time of need. In either instance, a phone call to Everest advisors can help consumers easily sort through what can be a difficult, confusing and emotionally trying process, sparing them significant emotional stress. The service can also negotiate funeral costs on behalf of the bereaved, and ultimately save them between \$1,250 and \$5,500 per funeral, based on average savings experienced by consumers using Everest services.

When fully implemented and extended to employees and their family members, an estimated 20 million Americans will be covered by Life Conversations and Everest services.

"Consumers are telling us that they want and need end-of-life services for themselves and their families," said Ronald Gendreau, executive vice president of The Hartford's Group Benefits Division. "The Hartford's 2009 Benefit Landscape Study indicates that four out of five employees say it would be helpful to have funeral planning, will preparation and estate planning services available through their employers."

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“The Hartford is a leader in catering to a huge wave of mature Americans who are asking for new services as they age, approach retirement or want to live better in retirement,” said Dr. Joseph Coughlin, founding director of the AgeLab at the Massachusetts Institute of Technology. “Baby Boomers, the most educated generation of Americans ever, are increasingly taking advantage of financial planning services and products. Funeral planning represents the latest frontier for these kinds of services.”

“Funeral planning is growing in popularity as a valued employee benefit as American workers realize the importance of assistance during moments of grief in their lives,” said Mark Duffey, president and CEO of Everest. “Everest can help ease both the emotional and financial burden of losing a loved one.”

Life Conversations features a comprehensive web site with tools, information and services employees need to plan important conversations with their families about end-of-life issues. The site is backed by a team of highly trained advisors available 24 hours a day, seven days a week to answer questions and connect consumers to appropriate resources. An optional employer enhancement is available that extends Everest services to the parents and step-parents of employees.

Life Conversations also features the EstateGuidance[®] program, which helps consumers create a legally binding will quickly and conveniently online, with assistance available from licensed attorneys. The service, administered by ComPsych[®], can save consumers as much as \$700 or more in will preparation costs. Other important legal services are also available, including creation of living wills and trusts, guidance about divorce proceedings, change of names and others.

In addition, Life Conversations offers tips to help families more easily and effectively discuss end-of-life issues, discussing important topics, such as elder care, communicating final wishes, and leaving inheritances.

“Families are focusing on end-of-life issues more than ever before,” said Gendreau, who noted that The Hartford’s research found that 94 percent of survey respondents said it was important to have such discussions with their families. Yet, 58 percent indicated they had not had conversations with their families about funeral plans and 65 percent had not discussed the contents of their will, an indication that consumers need help in talking about such topics, according to Gendreau.

Life Conversations’ combination of services gives The Hartford an edge in an increasingly competitive life insurance market where life insurers are offering increasingly valuable planning services to make their products stand out, according to Gendreau. The Hartford is the No. 2 seller of group life insurance in the country for 2008, according to LIMRA International, a global life insurance market research organization.

“In this recessionary economy, The Hartford is doing its utmost to enhance the value of its products and services for employers and their employees,” Gendreau said. “Life Conversations provides worthwhile planning services that can truly enhance the value of life insurance.”

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For The Hartford's 2009 Benefits Landscape Study, independent market research agency Opinauri, Inc., conducted an online survey polling 1,019 U.S. adults, aged 18-64, in April 2009. Survey data was re-balanced to a nationally representative sample of 1,109 U.S. adults aged 18-64. Additional over-quota interviews were completed to provide additional data for low-incidence groups.

About The Hartford

The Hartford is one of the nation's largest financial services companies and a leading provider of investment products, life insurance and group benefits; automobile and homeowners products; and business property and casualty insurance. International operations are located in Japan, the United Kingdom, Canada, Brazil and Ireland. The Hartford's Internet address is www.thehartford.com.

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