



CHOOSING A BENEFICIARY  
IS IMPORTANT. WE CAN HELP.

**PLEASE REMEMBER:**

If you don't name a Life insurance beneficiary, your benefits will be paid according to the beneficiary provision in your contract. See your plan documents for details.

**SELECTING WHO WILL GET YOUR  
LIFE INSURANCE PAYMENT**

You've made a great choice to help protect the security of your loved ones with a Life insurance plan from The Hartford. Now, you have another important choice to make: who will be your beneficiary?<sup>1</sup>

A beneficiary is the person or legal entity who receives the Life insurance payment if the insured person dies.<sup>2</sup> An example of a legal entity is a trust fund you may have set up.

To help make your beneficiary decision simpler, here are some key things to consider.

**7 TIPS TO CONSIDER WHEN  
CHOOSING A BENEFICIARY**

**1. YOU CAN NAME AS MANY  
BENEFICIARIES AS YOU WANT.**

Specify whether you want each to be one of the following:

- Primary beneficiary
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment.

Just remember to provide each person's full name, Social Security number and his or her relationship to you.

## 2. YOU CAN DESIGNATE A TRUST AS A BENEFICIARY.

When the insured person dies, the Life insurance payment can go to the trust as beneficiary.

## 3. YOU CAN DECIDE HOW YOU WANT THE BENEFICIARY PAYMENT DIVIDED.

- Use percentages. Make sure the total adds up to 100 percent.
- You can also choose to have the payment evenly divided among beneficiaries.
- Avoid using dollar amounts since your coverage amount may change.

## 4. THERE MAY BE A COURT PROCESS IF YOU DESIGNATE YOUR ESTATE AS A BENEFICIARY.

That process, known as probate, may be used to settle an estate. It will:

- Resolve all claims and distribute property under a valid will.
- Protect the deceased's instructions.
- Confirm who is the personal representative of the estate.
- Protect the interests of family members who may have claims against the estate.
- Protect the personal representative against claims and lawsuits.

## 5. THERE MAY BE A COURT PROCESS IF A MINOR IS A BENEFICIARY.

If the beneficiary is a minor, a court may need to decide who should be the guardian or conservator of the minor's property before payment can be made.

## 6. SUBMIT YOUR BENEFICIARY DESIGNATION.

Use the paper form or the online portal, if there's one set up.

## 7. BE SURE TO REVIEW YOUR BENEFICIARY CHOICES FROM TIME TO TIME.

- Check to see if the decisions you made still fit your plans, especially after major events like a birth, marriage or divorce.
- Beneficiary designations can't be signed or changed by a power of attorney.

If you need help choosing or changing your beneficiary, contact your employer's benefits representative. Or call us at **888-563-1124**.



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<sup>1</sup> You may want to talk to an estate planner, accountant or attorney before you make your decision.

<sup>2</sup> A benefit will be payable if the insured person, who must be eligible for coverage under the plan, suffers a covered loss while coverage is in force. Limitations and exclusions may apply. 4060 NS 04/21