



# Choosing a beneficiary is important. We can help.

You've made a smart decision to help protect 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>

## Selecting who will get your Life insurance payment.

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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.

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### 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.

## 7 tips to consider when choosing a beneficiary. (continued)

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### 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.