

Start a conversation with your loved ones.



Life Conversations

Talking about the future is difficult when it means considering the death of a loved one. But it's a conversation all families should have well before anything happens. To help, The Hartford¹ provides some issues to consider and some pointers to follow. Use them to reach out to your family and tell them about your plans.

A will shouldn't be a secret.

Don't let your emotions silence your good intentions.

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 will be handling your affairs.

The best thing you can do for your loved ones is to create all the documents necessary to state your intentions.

That includes a living will or durable power of attorney that states your desire for yourself if you should become incapacitated.

Then, let them know about it. Let them know where they can find important documents in case of an emergency. 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 are to be divided and where their safe deposit box is located.

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 to begin a conversation with their parents:

"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."

Stay positive and talk about shared goals.

“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 to begin a conversation with their children:

“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.”

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. Most parents, although not all, 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.

Today quickly becomes tomorrow. Start now.

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.



2953 (10/08).©2008 The Hartford, Hartford, CT 06115

¹ 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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Expertise without equal.
Benefits without burden.SM