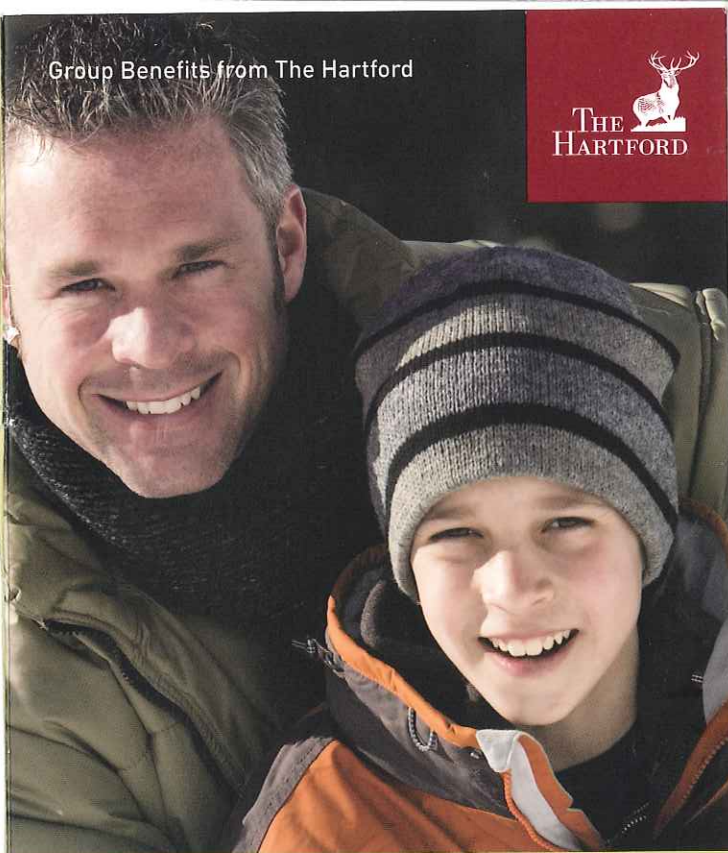


Group Benefits from The Hartford



Ability Assist[®]

Getting Support To Help
You Manage Life Is Simple.

Expertise without equal.
Benefits without burden.SM

Group Benefits from The Hartford

Ability Assist Helps You Cope With Life



Ability Assist.

Life presents opportunities and challenges. The Hartford's¹ Ability Assist program, offered by ComPsych^{®2}, helps you and your family cope with life, from the everyday to the unexpected. Whether managing everyday issues such as job pressures, relationships, retirement planning, or finding child care, or faced with grief, loss, or the impact of a disability, Ability Assist is your resource for professional support. You and your family, including spouse and dependents, have access to Ability Assist at no additional cost to you as long as your employer offers a covered product from The Hartford.

Comprehensive, Not Complicated – Support You Can Trust.

On the Phone – Just One Simple Call.

- Counselors available 24/7, 365 days a year through a toll-free number for assessment and consultations.

- Initial telephone assessment of concerns and reference to resources and in-person providers as needed.
- Simply call **1-800-96-HELPS** (1-800-964-3577).

Face-To-Face – Straight-forward Answers to Help You Face Life.

Ability Assist includes up to five face-to-face confidential sessions (or equivalent professional time) per year with a counselor, financial planner and/or legal advisor, or split among the three types of services. The five sessions per year are a combined total for you and your family.

- You can access **emotional and work-life** counseling for a wide range of topics, such as stress, family or marital conflicts, major life changes, depression, effective parenting, chronic illness, and child and elder care.
- You can get help for **legal** concerns including buying a home, divorce, or adoption.
- **Financial planning** is available to you for retirement planning, budgets, saving for college, debt, and more.

Ability Assist helps you cope with life.

- Easy access to professionals – toll-free, 24/7
- Up to five face-to-face sessions per year
- Financial and legal consultation
- Trusted online resources and tools

Online – The Point is Simplicity.

An award-winning online resource, called GuidanceResources OnlineSM (offered by ComPsych), is available to you to provide trusted, expert information, resources, referrals and answers to everyday questions at your convenience. Ongoing support from The Hartford – now as simple as going online.

- Chat sessions with expert moderators.
- Research hundreds of personal health topics or search for childcare, elder care, schools, attorneys or financial planners.
- When you visit www.guidanceresources.com as a first-time user, you will be asked to provide the following information on the profile page:
 - Company/Organization ID: HLF902
 - Create your own confidential User Name and Password
 - At the bottom of the Personalization page, enter the Company name: abili.



Trouble-Free Support in Times of Trouble.

We know what it takes to help you stay on your feet. You want support without the hassle. You need simple answers. Clear choices. For the twists and turns of life, know you can turn to The Hartford.

For the twists and turns
of life, know you can turn
to The Hartford.



**An Expanded Network of
Support – Additional Help
Minus the Complications.**

To help you access additional help, Ability Assist makes referrals to local resources and services, such as self-help groups, senior centers, Certified Financial Planners and advocacy programs.

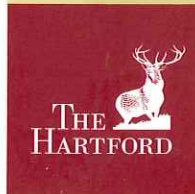
Confidentiality – A Must.

Use of these services is completely confidential. Your employer is not given personal information about who has used the service without written consent, except where required by law.



¹The 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.

² ComPsych is the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services. Source: Business Insurance, Largest EAP Provider 2005 Survey, June 2006 edition.



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Benefits without burden.SM

DETACH WALLET ID CARD FOR EASY ACCESS TO IMPORTANT INFORMATION

Ability Assist[®]

Call 1-800-96-HELPS

(1-800-964-3577)

24 Hours a Day, 7 Days a Week

Getting support to *help you manage life* is simple.



Ability Assist is offered through ComPsych[®], a leading provider of employee assistance programs. Services include:

- Emotional, financial, and legal counseling
- Substance abuse information
- Child and elder care information and resources
- Marital and family counseling
- Work-life consultation

Log on to www.guidanceresources.com to create your own personal password and username.

Company ID: HLF902

Company name: abili

COMPSYCH
THE GUIDANCE RESOURCE COMPANY