

Your will, your way

Will preparation with help from Unum



You can also use the work-life balance EAP website to get more information about these important end-of-life topics:

- **Estate planning** — to arrange for the transfer of your personal assets to your beneficiaries.
- **Advance directive or living will**— to choose in advance which life-prolonging treatments you would want under certain conditions.
- **Power of attorney** — to authorize a person you choose to act on your behalf if you are not able. This can be written to apply to finances or health.

Thinking about end-of-life issues is not easy. But planning ahead means your final wishes will be carried out the way you prefer. It also means you'll receive only the medical care you want, even if you can't speak for yourself — and that can be a big relief to your loved ones.

Your Unum benefits include access to a work-life balance employee assistance program that can help you with these issues and guide you through the process of creating a will.

Why do I need a will?

If you die without a will, the state will distribute your assets according to its own rules — and that may be far from what you would choose. If you have children, the state can decide who will raise them.

How do I get started?

You can access expert help in creating a will by Internet or telephone.

Go online to www.unum.com/lifebalance

1. Click on "Access Your EAP Benefits"
2. Scroll down and click on "Personalized Legal Center"
3. Click on "Open in New Window"
4. Click on "Personal Documents" enter your state and select the option "Wills, Powers of Attorney, and Estate Planning"

5. Select the will that you would like to prepare, then "click here to select this document"

6. Now you may register as a new user and continue through the will preparation process

Or call: 1-800-854-1446 (multi-lingual)

A legal consultant will gather some basic information from you and discuss your options.

You can either be directed to the online service to create a will or you can ask the consultant to send you a will questionnaire to complete and return.

The legal consultant will also find an attorney's office in your area that fits your needs. The legal consultant will even send the information and speak to the attorney's office prior to your visit there.

One last step

Once you have created or updated any of these documents, we recommend that you always have a licensed attorney review them.