



ASSURANT  
Employee  
Benefits

# Will Preparation Services



Seventy-six percent of Americans believe that everyone should have a will, but 57 percent of Americans don't currently have one. The primary reason is because they haven't gotten around to creating one.<sup>1</sup>

## **What happens if you die without a will?**

The courts in the state in which you reside determine the distribution of your family heirlooms, your property, your money and, most importantly, establish the care of your minor children.

The good news is you don't have to leave it up to the courts to determine how your assets should be distributed. You can create your own will to help protect the future of your loved ones.

There are no fees associated with using this online tool and you can access the website as often as you like. You can even start the process today and then save the document online to update later – a handy feature if you need to gather additional information.



Included with your recent purchase of group term life insurance from Assurant Employee Benefits, you and your employees now have access to Assurant Answers™, which includes online will preparation services through New Directions.<sup>2</sup> While many people are intimidated by the prospect of putting together a will – or finding an attorney to help do so – this online resource explains the process in a simple, easy-to-understand way designed to lower anxiety about moving forward.

**Be sure to let your employees know that this valuable resource is included with their life insurance and provide log-in instructions so they can begin the process of creating their own wills. Visit [www.ndwillprep.com](http://www.ndwillprep.com) and log in with the code AEB.**

<sup>1</sup> [www.bankrate.com](http://www.bankrate.com), Nov. 2007.

<sup>2</sup> Will preparation services are provided and administered exclusively through a third-party vendor, New Directions Behavioral Health L.L.C. Please review the third-party vendor's website for detailed information and important legal notices. We are not liable for the third-party vendor's failure to provide or its negligence in providing the included benefit.

Services are not available in NH, NY, FL, MT, CA, KS, MA, CT, IA, WA, IL, LA or VT.

The non-insurance benefits provided as part of the group insurance coverage may be taxable with tax consequences to you and your employees. Consult your tax professional for additional information. The non-insurance benefits are not considered qualified benefits under I.R.C. Section 125. Group insurance coverages which include non-insurance benefits should not be included within an I.R.C. Section 125 cafeteria plan. Consult your tax professional for additional information.

IRS Circular 230 Notice – To ensure compliance with requirements imposed by the IRS and other taxing authorities, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used for the purposes of (i) avoiding penalties that may be imposed on any taxpayer, (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein, and (iii) you should seek advice based on your particular circumstances from an independent advisor.

Products marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company or an affiliated prepaid dental company.

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KC4635 (7/2008)



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