



Will Preparation and Estate Planning Services

An important enhancement to your life insurance program

About half of Americans don't have any of the most basic planning documents, including a will, a living will, and financial and medical powers of attorneys.¹

Unfortunately, without these, an already difficult time for employees and their families can be made even more challenging.

Employers can make it easier for employees to be prepared. Our comprehensive WillPrep Services*, through Integrated Behavioral Health, includes access to legal and estate planning professionals, online planning documents and an informative resource library.

Each member is provided up to three telephonic consultations with an estate planner. Employees can develop their own wills, at no charge, using WillPrep's easy to follow interactive web-based program – or if they prefer, they can opt to have an attorney prepare their will for a modest charge.

Plus employees get unlimited access to online tools and a dedicated legal/financial website.

Best of all, employers with any Guardian voluntary term life plan are automatically eligible for WillPrep services.



Professional Tools and Resources Related to:

- Wills and Living Wills
- Advanced Health Care Directives
- Estate Taxes
- Trusts
- Executors and Probate
- Financial and Health Care Power of Attorneys
- Guardianship and Conservatorship

Contact your Guardian Group Sales Representative for more information.

¹LexisNexis® Study 2015. *WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

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LIFE	DENTAL	VISION	DISABILITY	ABSENCE	SUPPLEMENTAL HEALTH	STOP LOSS	ASO
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