

Empathy

Estate Planning tools

Who is Empathy?

We work with Empathy to help families plan for the future and provide dedicated care when losing a loved one. Employees covered by Group Term Life Insurance offered by Voya will have access to funeral support and estate planning services through Empathy's intuitive platform, LifeVault, in addition to their experienced Care Team.

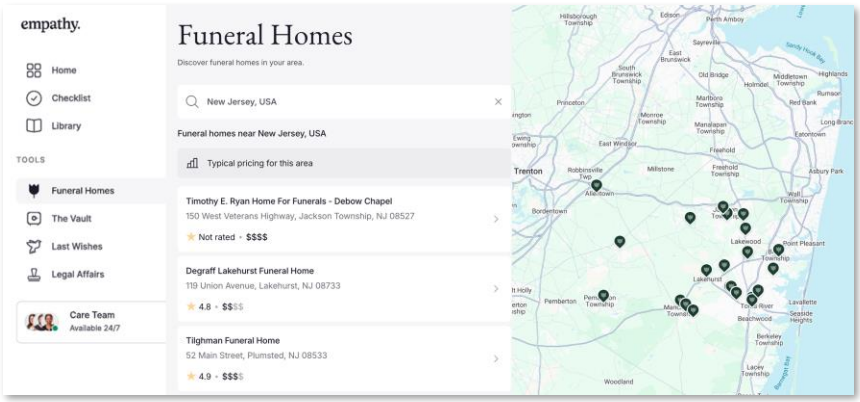
How employees can access Empathy's Estate Planning tools

Individuals can easily start planning ahead by creating an account at **join.empathy.com/voyasupport-preplanning**.

Once registered, employees can explore the Funeral Home Finder. The tool offers immediate guidance by helping them locate top-rated funeral homes in their area and receive price quotes based on their specific requests.

Additionally, employees can access a wide range of funeral resources including guides and detailed checklists to help them with every step of ceremony planning.

Funeral Home Finder tool



This tool helps users find local funeral homes and compare prices. Care Managers can also help with negotiating prices and making funeral arrangements.

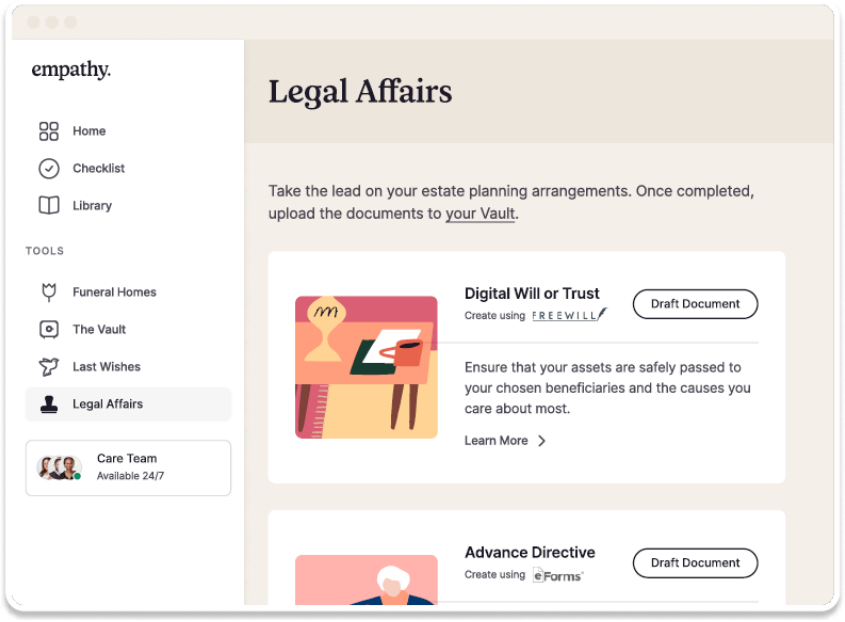
Shown as an example only.
Actual results may vary.

ReliaStar Life Insurance Company (Minneapolis, MN),
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Estate planning tools



For estate planning needs, employees can easily create a digital will, an advance health directive, or financial power of attorney using the Legal Affairs tool.

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Additional features included with Empathy

Last wishes documentation

Employees can express and document their preferences for the future so their family will know exactly what to do.

Human support

Experienced Care Managers are available to help employees understand what to expect and how to plan for it.

Content and resources

A wide spectrum of articles informing users on various estate planning topics.

Secure digital document vault

Upload and organize important documents in an encrypted, password-protected online vault. Files can be accessed anywhere, anytime.

Estate planning tools

Access to tools like online will preparation, drafting a power of attorney, plus referrals to preferred vendors.

Step-by-step checklist

Clear guidance and experienced knowledge outlining how to plan and prepare for the future.

To explore Empathy's pre-planning resources,
visit **join.empathy.com/voyasupport-preplanning**

empathy.

Bereavement Support, including Funeral Support & Estate Planning services are provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

LifeVault digital legacy planning is provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Provisions and availability may vary by state.

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