

A new lease on life

Aetna Life EssentialsSM

Get more from your
life insurance



We want you to know[®]



Helping you live fully prepare for tomorrow

Life is the sum total of the choices you make. Aetna[‡] is committed to delivering life insurance with more of the right choices to fit your life. That's why we're taking a fresh new approach, with benefits that can help you make the most of every stage of your life. Now, your life insurance includes new features that help you live fully today and better prepare for tomorrow.

[‡]Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Life insurance plans are underwritten or administered by Aetna Life Insurance Company.



today, better

Benefits you can use today

In addition to the financial protection life insurance can help provide, Aetna Life Essentials includes valuable services you can use today for a healthy and fulfilling life.

- **Expert financial advice** — Need help establishing financial priorities, or setting up investment programs to help with your goals? Get the guidance you need from JP Morgan Chase as you plan for your financial future.
- **Access to legal services** — You'll have access to online legal resources and support tools that you can use to document important health care, financial, and estate directives, including the ability to create a basic will, all at no cost to you.
- **Keeping you healthier longer** — Using our experience as a leading health insurance company, we give you more of what you need today. Our healthy lifestyle programs help you save on fitness, hearing, vision and more.

Caring support and resources

We'll help by providing emotional and financial support during end of life — for you, your family and caregivers.

- **Resources in your time of need** — If you or your covered spouse becomes terminally ill, you can get up to 75 percent of your life insurance benefit amount ahead of time. You can receive up to \$500,000 if your doctors determine your life expectancy will likely not exceed 24 months. You can use the money to pay medical and other bills during an illness, so you don't have to use up your life savings.
- **Legal support included with voluntary life** — Through our Legal Reference™ Program we'll provide you with direct access to legal counsel who will work on your behalf to ensure you have fully addressed end-of-life, estate related matters, including document preparation, tax planning, and legal representation for the sale of your primary residence.
- **Important information in your time of need** — Losing a loved one can be devastating. Our Compassionate CareSM website helps members and caregivers by providing them with information to help them talk about and cope with end-of-life issues.

- **Medical Care Support Services** — We know health care. If your health insurance is provided by Aetna, our nurse case managers and licensed social workers are there to assist you with the management of your health care. If not, you will have direct access to a licensed social worker who can assist with the delivery of your emotional and health care needs.

Help for the ones you love

In addition to the financial resources life insurance can help provide, you and your loved ones may find these valuable services helpful.

- **Stay on track with financial counseling** — If you've ever lost a loved one, you know that finances are the last thing you want to think about. We're offering beneficiaries financial planning and guidance from JP Morgan Chase, to help make a difficult time easier.
- **Help resolving legal questions** — The legal issues surrounding the death of a loved one can be overwhelming. If you receive a portion of your voluntary life insurance benefit because of a terminal illness, the Legal Reference Program can assist the executor of your estate.
- **Caring for your emotional well-being** — We want to help you, not only financially, but emotionally. That's why we provide you, your family members, beneficiaries and caregivers with access to bereavement and grief counseling services.

**Sign up today!
Get more value from
your life insurance.
Fill out and return
your enrollment
form today.**

Giving you more

At Aetna, we put you at the center of everything we do. That's why we offer you more. Yes, Aetna Life Essentials will help provide your loved ones the financial protection they need in the event of your death. But, that's not all. Aetna life insurance also helps:

- Keep you healthier longer
- Care for end-of-life needs
- Provide for your beneficiaries

Taking coverage with you

An important feature of your Aetna life insurance policy, known as portability, allows you to keep all the great features and benefits of your coverage if you leave your job for reasons other than disability, by paying premiums directly.

For more information

To learn more about Aetna Life Insurance, please log on to <http://www.aetna.com/group/giweb>.

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NOT A DEPOSIT NOT FDIC INSURED NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK MAY GO DOWN IN VALUE

Available to Aetna Group Insurance members through arrangement with Aetna Life Insurance Company.

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