

A new lease on life

Aetna Life EssentialsSM

Get more out of life. Life insurance, that is. Life is the sum total of the choices you make. Aetna Life Insurance Company (Aetna) is committed to delivering life insurance with more of the right choices to fit your life. That's why we offer services that can help you make the most of various stages of your life.

Giving you more

We put you at the center of everything we do. That's why we offer you more. Life insurance will help provide your loved ones the financial protection they need in the event of your death, but that's not all. The Aetna Life Essentials program provides access to tools to help:

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

Services you can use today

In addition to the financial protection life insurance coverage 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 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.

Tools to keep 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.

Care Advocacy Program. You have direct access to master's-level social workers that can help you and your family in your time of need. They are able to provide education and resource information on advance directives, government benefits, community and health services, support groups, food programs and much more. If your health insurance is provided by Aetna, our Care Advocacy social workers can work in partnership with your nurse case manager to offer you the most comprehensive services.

Caring support and resources

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

Legal support included with voluntary life. If you or your covered spouse/domestic partner becomes terminally ill or suffers from a specified medical condition, you can get up to 75 percent of your life insurance coverage 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.

Through the Legal Reference™ Program we'll provide you with direct access to legal counsel. They 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 Aetna Compassionate CareSM website provides information to help families talk about and cope with end-of-life issues.

Funeral planning and concierge services. You will have access to information, tools, advocacy and advice to prepare for and deal with issues surrounding a funeral.

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 offer beneficiaries access to financial planning and guidance, to help make a difficult time easier.

Get 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 or serious medical condition, the Legal Reference Program can assist the executor of your estate by helping to pay up to \$900 for estate close-out costs.

Care 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.

Taking coverage with you

An important feature of your Aetna life insurance policy, known as portability, allows you to keep most of 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 or to learn more about Aetna Life Essentials, please visit www.aetnalifeessentials.com.

Life insurance policies are offered and underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Specific features of life insurance policies vary, depending on employers and states. Life insurance policies contain exclusions and limitations. Read your policy for details. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

The Legal Reference™ Program is independently administered by ARAG® Services LLC. Aetna does not participate in attorney selection or review, nor does it monitor the services, content or network. Aetna does not warrant or guarantee or make any representations as to the quality of the services of ARAG or of any attorney in the ARAG network. Aetna has not credentialed or otherwise reviewed or assessed the quality of ARAG services or ARAG-contracted law firms or lawyers. ARAG does not provide Aetna with any individually identifiable information whatsoever on legal information accessed or legal services used by eligible individuals. Aetna has provided its policyholders with access to ARAG programs and services but has no responsibility for those services. Aetna does not receive a marketing fee from ARAG in conjunction with the Legal Reference Program.

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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.

Aetna has provided its policyholders with access to Everest Funeral Planning and Concierge Services ("Services"), which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services, and Aetna makes no guarantee or representations as to their quality or suitability. In no event will Aetna be responsible or liable for any acts or omissions by Everest and its agents, employees or representatives in connection with the Services provided.

Policy forms issued in Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

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