Life happens

Aetna voluntary term life insurance coverage
Life has its ups and downs — be prepared for both
Is your life insurance coverage keeping up with your life?

Many people don’t provide enough financial protection for their families. As your life changes, so do your insurance needs. Maybe it’s time to take another look at your coverage.

Do you have enough life insurance coverage to help protect your loved ones? If you’re like a lot of people, you may be putting off buying more because:

• You think you can’t afford it
• You feel there are more urgent priorities
• You aren’t sure how much to buy

Sticking to a budget and managing your priorities are smart ideas anytime you’re considering a major purchase. And yes, trying to decide how much life insurance coverage is enough can be confusing.

But if you have loved ones who count on you for income, what’s more important than providing for them after you’re gone? Could they enjoy the quality of life they have now?

Your employer has made it easy to add more coverage to what you may already have by including a voluntary term life insurance plan in your benefits package.

It’s simple. We’ll provide essential information to help you understand what you’ll be getting. That way, you’ll be able to make a more confident buying decision.

It’s convenient. You can enroll at work. You won’t need to take a medical exam, although in certain cases you may need to answer a few questions about your health. Plus, you can pay for your coverage through payroll deductions.

It’s affordable. With term life insurance, you only pay for coverage that stays in effect for a specified amount of time. You also benefit from your employer’s group rates. So it often costs less than other types of coverage.

Married with kids, lots of expenses
Raising children is one of life’s most precious — and most costly — responsibilities. If you were to die tomorrow, could your family afford the same lifestyle they have today?

Single parent, multiple responsibilities
You’re the sole provider, the one your kids count on. Isn’t it important to be able to care for them financially if you’re no longer there to care for them yourself?

Dual income, no kids
If you have two incomes, life insurance can help protect your assets and your spouse’s ability to maintain the same standard of living as today.

Growing children, aging parents
Caught in the middle? Life insurance can help you take care of your kids’ financial futures, and can help you look after elderly parents.

Single and carefree
What about your car loan, your credit card balances and all your other bills? Who would pay off your outstanding debt when you’re gone?

An easy way to buy life insurance coverage that’s easy on your wallet

What’s happening in your life?
Life insurance is important no matter what your stage of life.

Life insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna). We are located at 151 Farmington Avenue, Hartford, CT 06156.
How much life insurance is enough?

The average U.S. household owns enough life insurance to replace three years of income. That may seem like a lot. But take a look at everything you may want to protect — and for how many years. You may find you need twice that amount. Maybe more.’ Here’s an easy way to do the math.

What is term life insurance?

It’s a simple, affordable way to help replace the loss of income resulting from your death. You can renew the coverage available through your employer every year. If you were to die, your loved ones would receive money that can help pay for their living expenses and any outstanding debt you may have.*

Prefer to calculate online?

Visit aetna.com, where you’ll find our Life Needs Analyzer. This easy-to-use calculator will help you decide how much life insurance coverage you may need to help protect your family’s financial future.

Your life insurance calculator

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<thead>
<tr>
<th>A. Income and assets</th>
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<tbody>
<tr>
<td>1. Annual income</td>
</tr>
<tr>
<td>Spouse’s earnings, Social Security, etc.</td>
</tr>
<tr>
<td>2. Savings and investments</td>
</tr>
<tr>
<td>CDs, 401(k)s, IRAs, pensions, etc.</td>
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<tr>
<td>3. Current life insurance coverage</td>
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<tr>
<td>Group plans and other sources</td>
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<tr>
<td><strong>Total income and assets</strong></td>
</tr>
<tr>
<td>Add lines 1, 2 and 3</td>
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</tbody>
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<table>
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<tr>
<th>B. Debt and expenses</th>
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<tbody>
<tr>
<td>1. Annual living expenses</td>
</tr>
<tr>
<td>Food, housing, utilities, clothing, etc.</td>
</tr>
<tr>
<td>2. Outstanding debt</td>
</tr>
<tr>
<td>Mortgage(s), credit card balances, tuition, etc.</td>
</tr>
<tr>
<td>3. Funeral and other final expenses</td>
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<tr>
<td>Estate settlement, taxes, medical bills, etc.</td>
</tr>
<tr>
<td><strong>Total debt and expenses</strong></td>
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<td>Add lines 1, 2 and 3</td>
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<tr>
<th>C. Additional life insurance need</th>
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</thead>
<tbody>
<tr>
<td>Subtract B from A</td>
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This information is for general, illustrative purposes only and is not financial advice. You may wish to personally consult with your investment adviser or other financial professional or an attorney. Due to your personal circumstances, you may need more or less life insurance as a result of the above and other considerations.

*Restrictions and limitations may apply.

Aetna Life Essentials℠ program: Extra protection adds up to extra value — at no extra cost

Aetna Life Essentials adds value to your life insurance policy by helping you make the most of every stage of your life. The program gives you access to free resources during your lifetime. And your family will have access to resources after your death.

**Funeral services** — Manage all funeral details through Everest Funeral Planning and Concierge Services.

**Accelerated death benefit** — If you’re terminally ill, you can access a portion of your life insurance benefit before your death.

**Legal services** — Benefit from online estate planning services.

**Physical services** — Take advantage of discount vision, hearing and fitness programs.

**Care advocacy** — Receive professional counseling over the phone from a master’s-level social worker.

**End-of-life support** — Visit the Aetna Compassionate Care℠ website. Also, talk to a licensed social worker to prepare for this challenging time of life.

See your benefits manager today for more information.

**THIS IS NOT INSURANCE. THESE ARE ADDITIONAL SERVICES AVAILABLE UNDER THE PLAN.**

Not all features are available in all states. Please check your plan documents for information about which features are available. Legal Reference℠ Program services are independently offered and administered by ARAG® Insurance Company of Des Moines, Iowa. Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content or network.

Everest Funeral Planning and Concierge Services (“Services”) 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.

Language assistance: If you need assistance in any language, please call Member Services at 1-888-772-9682. Su necesita asistencia en cualquier idioma, por favor llame a Servicios al Cliente al 1-888-772-9682.

This material is for information only. Specific features of life insurance plans vary, depending on employers and states. Plan features and availability may vary by location and are subject to change. Plans contain exclusions and limitations. See policy or plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to aetna.com.

**Policy form numbers issued in Idaho and Oklahoma include:** GR-9/GR-9N and/or GR-29/GR-29N.

**Policy form numbers issued in Missouri include:** GR-29N-L 02.