



Financial Choices and Counseling Plus Legal Aid for Beneficiaries – At No Additional Cost

Beneficiaries face a tidal wave of emotions. Often, they're in shock and grieving. At the same time, they're confronted with critical financial and legal decisions. Aetna Beneficiary SolutionsSM provides confidential resources that help beneficiaries clearly and conveniently handle these important decisions – *at their own pace*. All Aetna Group Life plan sponsors can receive these services at no extra charge.

Beneficiaries can contact a Chase Investment Services Corp. financial consultant who will present the facts and let them lead the financial planning decision-making. Beneficiaries can also choose free legal information and discounted legal services from Advisory Communications Systems, Inc. And, anyone receiving \$10,000 or more qualifies for the Aetna Benefits CheckbookSM – an easy, convenient way to securely hold on to life insurance benefit payments while earning interest.

Security and Convenience in the Benefits Checkbook Account

For beneficiaries receiving \$10,000 or more, a confidential Aetna Benefits CheckbookSM account takes the worry out of managing a life insurance distribution payment. The checking account earns a competitive interest rate and is available at no cost. Prompt service and security are assured.

Expert Financial Advice and Investment Transactions

A toll-free phone call puts all beneficiaries, regardless of their life insurance distribution amount, in touch with a Chase Investment Services Corp. financial consultant. The Chase consultant seeks to understand the beneficiary's short and long-term goals, helps them develop financial priorities and tailors an investment program to meet their objectives. Beneficiaries can choose from an array of investments – mutual funds, bonds, annuities, stocks/options, unit investment trusts and more. Your beneficiaries are served by Chase Investment Services Corp., a subsidiary of J.P. Morgan Chase Bank.

Free Information and Discounted Legal Services

The Legal Reference Program provides free legal forms and web access to legal information and is offered by Advisory Communications Systems, Inc. This program includes more than 16,000 lawyers in 6,500 law firms. Experienced lawyers stand ready to serve with legal consultations by phone and legal services (such as document preparation or review) discounted 25 percent.

You can't eliminate the grief employees and their families feel when they lose a loved one. You can help them eliminate or reduce the financial and legal worries that accompany such a loss. And, you can do so at no additional cost.

Call your Aetna representative for more details!

Life Insurance is underwritten by Aetna Life Insurance Company.



Beneficiaries a Top Priority:

70,000 beneficiaries receive nearly \$1 billion dollars in Aetna Group Life and AD&D claims every year.

Groups Stay with Aetna:

687 Group Life clients have been with Aetna continuously for 20 years or more.

Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC). CISC, a member of NASD/SIPC, is a subsidiary of J.P. Morgan Chase Bank. Aetna does not warrant or guarantee and makes no representations as to the quality of services offered by CISC. The Legal Reference Program is independently administered by Advisory Communications Systems, Inc. (ACS). 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 ACS or of any attorney in the ACS network.