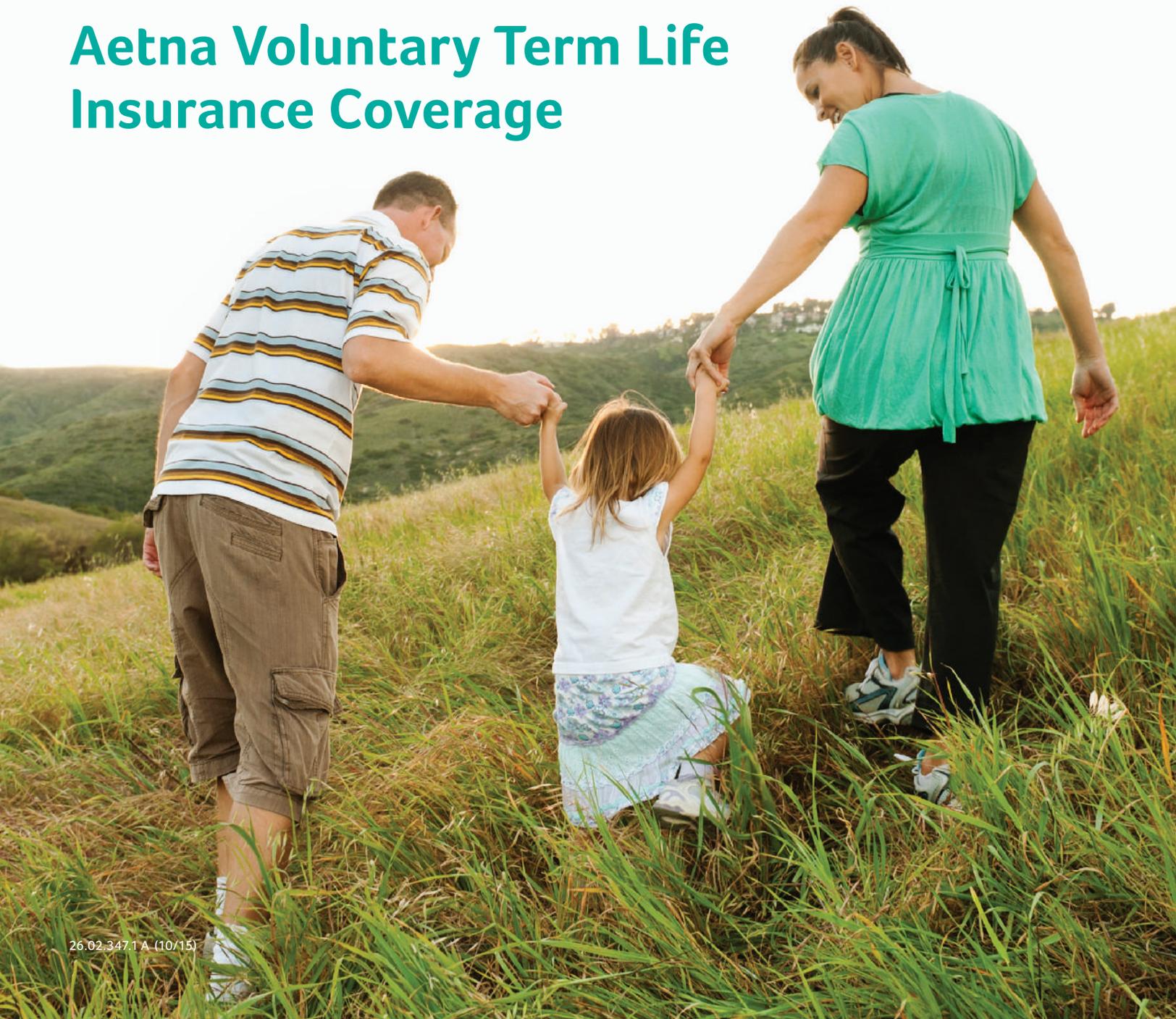


Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Life has its ups and downs —
be prepared for both

Aetna Voluntary Term Life Insurance Coverage





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 buy¹

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?

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

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.

What's happening in your life?

Life insurance is important no matter what your stage of life.

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?

¹Life Insurance and Market Research Association (LIMRA) Life Insurance Awareness Month Study, 2012.

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

How much life insurance is enough?

The average U.S. household owns enough life insurance to replace 3½ 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.² 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.*

Your life insurance calculator

A. Income and assets

1. Annual income

Spouse's earnings, Social Security, etc. \$ _____

2. Savings and investments

CDs, 401(k)s, IRAs, pensions, etc. +\$ _____

3. Current life insurance coverage

Group plans and other sources +\$ _____

Total income and assets

Add lines 1, 2 and 3 = \$ _____

B. Debt and expenses

1. Annual living expenses

Food, housing, utilities, clothing, etc. \$ _____

2. Outstanding debt

Mortgage(s), credit card balances, tuition, etc. +\$ _____

3. Funeral and other final expenses

Estate settlement, taxes, medical bills, etc. +\$ _____

Total debt and expenses

Add lines 1, 2 and 3 = \$ _____

C. Additional life insurance need

Subtract B from A = \$ _____

Prefer to calculate online?

Visit www.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.

*Restrictions and limitations may apply.

²LIMRA U.S. Life Ownership Study, 2010.

Aetna Life EssentialsSM 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 — 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 CareSM website. Also, talk to a licensed social worker to prepare for this challenging time of life.

Simple. Convenient. Affordable.

See your benefits manager today for more information.

Not all features are available in all states. Please check your plan documents for information about which features are available.

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

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