

# Aetna Beneficiary Solutions™ Program for Small Group Employers

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 Solutions provides many confidential resources that enable beneficiaries to clearly and conveniently handle these important decisions — **at their own pace**.<sup>\*</sup> 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 Checkbook® account — an easy, convenient way to securely hold onto life insurance benefit payments while earning interest.

**Beneficiaries a Top Priority:**  
70,000 beneficiaries receive nearly one 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.



<sup>\*</sup>Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC). A member of NASD/SIPC, CISC 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). Neither the employer of the Life Insurance claimant nor Aetna participates in attorney selection or review, or in the design, content or maintenance of the website, and neither has monitored ACS services, content or network. Therefore, neither that employer nor Aetna warrants or guarantees the services of ACS or of any attorney in the ACS network.



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 account representative for more details.

### **Security and Convenience in the Benefits Checkbook Account**

For beneficiaries receiving \$10,000 or more, a highly confidential Aetna Benefits Checkbook account takes the worry out of managing a life insurance distribution payment. The checking account earns a competitive interest rate. Prompt service and security are assured.

### **Expert Financial Advice and Investment Transactions**

A toll-free phone call puts 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 beneficiaries' 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 managed 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 unlimited consultations by phone and legal services (such as document preparation or review) discounted twenty five percent.

**Please ask your Aetna Sales Manager or broker for details on another family-friendly benefit included with all Employee Group Term Life plans — Aetna AD&D Ultra® Protection. Get Aetna Life and get a whole lot more.**

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include Aetna Life Insurance Company.