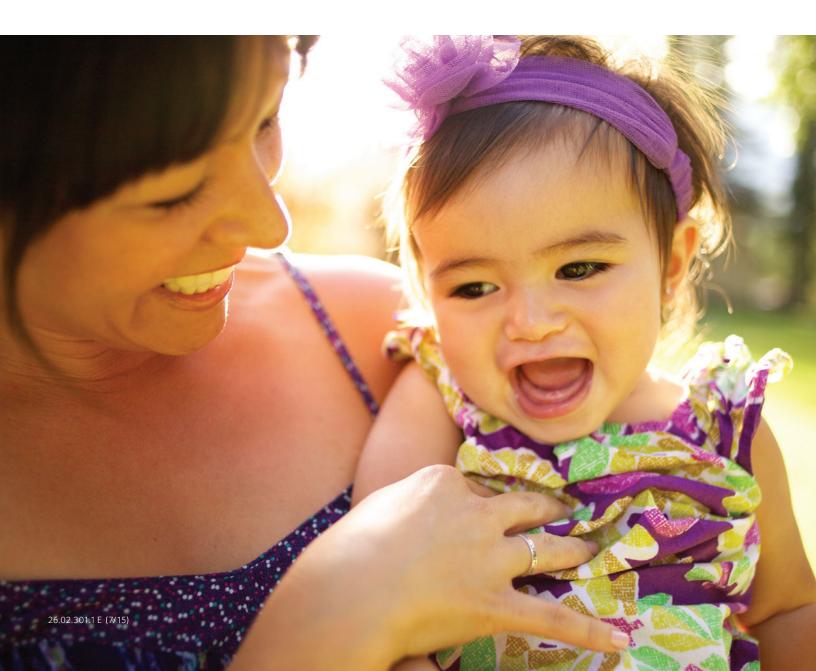
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Choosing your life insurance beneficiary **Aetna Life Insurance**

www.aetna.com



Learn the steps in choosing who will get your life insurance payment

You have a life insurance plan from Aetna Life Insurance Company. It's a great step in helping to protect the security of your loved ones. Now you have an important choice to make: choosing a beneficiary.*

A beneficiary is the person or legal entity who receives the life insurance payment if the insured person dies.** An example of a legal entity is a trust fund you may have set up.

If you are ready to choose a beneficiary, here are some points to think about:

1. You can name as many beneficiaries as you want.

Specify whether you want each to be one of the following:

- Primary beneficiary
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment.

Just remember to provide each person's full name, social security number and his or her relationship to you.

2. You can designate a trust as a beneficiary.

When the insured person dies, the life insurance payment can go to the trust as beneficiary.

3. You can decide how you want the beneficiary payment divided.

Use percentages. Make sure the total adds up to 100 percent. You can also choose to have the payment evenly divided among beneficiaries. Avoid using dollar amounts since your coverage amount may change.

4. There may be a court process if you designate your estate as a beneficiary.

That process, known as probate, may be used to settle an estate. It will:

- Resolve all claims and distributes property under a valid will
- Protect the deceased's instructions
- Confirm who is the personal representative of the estate
- Protect the interests of family members who may have claims against the estate
- Protect the personal representative against claims and lawsuits

5. There may be a court process if a minor is a beneficiary.

If the beneficiary is a minor, a court may need to decide who should be the guardian or conservator of the minor's property before payment can be made.

6. It's good to review your beneficiary choices from time to time.

Check to see if the decisions you made still fit your plans, especially after major events like a birth, marriage or divorce.

Just remember this: If you do not name a beneficiary, your benefits will be paid according to the beneficiary provision in your contract. Please see your plan documents for details.

If you need help choosing or changing your beneficiary, contact your employer's benefits representative. Or call us at **1-800-523-5065**.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). Life insurance plans/policies are offered and/or 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. Health insurance plans contain exclusions and limitations. Not all health services are covered. Specific features of life insurance plans vary, depending on employers and states. Life insurance 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 **www.aetna.com**.



^{*}You may want to talk to an estate planner, accountant or attorney before you make your decision.

^{**}A benefit will be payable if the insured person, who must be eligible for coverage under the plan, suffers a covered loss while coverage is in force. Limitations and exclusions may apply.