

Protect your family's dreams.

*Plan for the unexpected.*

We all share the same dreams and goals for our family — such as a nice home, college educations for the children and a comfortable retirement. But what happens to those plans and the people left behind if they no longer can benefit from your earnings?

Protecting our family's financial future is something we all need to think about and prepare for no matter what our stage of life. And now you can do something positive to protect your family's dreams — by enrolling in your company's Supplemental Term Life Insurance Program underwritten by AETNA Life Insurance Company.

1. Annual Income Needed (Each 12-Month Period)	
Mortgage/Rent <i>(total monthly payments, real estate taxes, home repairs and improvement, furniture, etc.)</i>	\$
Utilities/other home expenses	\$
Food, medicines	\$
Clothing	\$
Transportation <i>(car payments, gas, repairs, bus, etc.)</i>	\$
Child care <i>(day care, sitters, other)</i>	\$
Other <i>(entertainment, etc.)</i>	\$
<b>Total Annual Income Needed</b>	<b>\$</b>
2. Sources of Annual Income	
Annual income of surviving spouse/other family member	\$
Annual earnings <i>(investment/savings earnings, etc.)</i>	\$
Other <i>(Social Security, pension, etc.)</i>	\$
<b>Total Sources of Annual Income</b>	<b>\$</b>
Subtract Total Sources of Annual Income from Total Annual Income Needed (Section 1 minus Section 2)	\$
Multiply Number of Years You Would Like to Provide Support	_____ years
<b>3. Total Income Needed by Family</b>	<b>\$</b>
4. Lump-Sum Expenses Needed <i>(What you would like to/need to pay off)</i>	
Funeral	\$
Medical	\$
Estate costs, federal and state taxes	\$
Debts to be paid off <i>(credit cards, loans, etc.)</i>	\$
Education <i>(total education costs for all children)</i>	\$
Other <i>(support of aging family members, etc.)</i>	\$
<b>Total Lump-Sum Expenses</b>	<b>\$</b>
5. Total Coverage Needed	
Add Total Income Needed by Family + Lump-Sum Expenses Needed (Section 3 plus Section 4)	\$
Subtract Current Coverage Held <i>(Group Basic, etc.)</i>	\$
<b>Total Additional Term Life You Need to Purchase</b>	<b>\$</b>

Get added protection for the people most important to you.



Act now and enjoy these advantages:

- Low group rates
- Convenience of payroll deduction
- Underwriting that may not be required



# Do you really need life insurance?

That depends on your stage of life.



## Single and in your 20s?

You may not need additional life insurance, since its purpose is to provide cash to one's family after death.

## Married with young children?

You most likely need additional insurance since most young families have little savings and big responsibilities. Die prematurely and life insurance provides your spouse and children with the support they require plus critical resources for future needs.

## A single parent and sole breadwinner?

Life insurance can help cover day care and other living expenses, in addition to providing the funds for future college educations.

## Married homeowner with no children?

Life insurance can provide the money to help your spouse hold on to the assets you've both worked so hard to accumulate.

## Midlife couple with college-age children and/or elderly parents?

Your premature death could force your spouse to deplete retirement savings for living, college expenses and/or senior care for parents — but not if you have the right amount of insurance.

## Older couple with grown children?

There comes a time when insurance coverage may be less important like when your children are independent and you have the assets for a comfortable retirement — unless you want insurance coverage for another goal such as leaving money to your favorite charity.

If your family no longer has your income, could they afford:

- Daycare at up to \$10,000 per child per year — that's \$70,000 for seven years!<sup>1</sup>
- College Tuition — as much as \$39,000 for four years at a public university or \$140,000 for an education at a private university!<sup>2</sup>

<sup>1</sup>Child Care Information Exchange, 2000.

<sup>2</sup>Public figure based on University of Minnesota tuition for the 2000 – 2001 school year.

## Now is the best time to get the coverage you need!

- **Low group rates.** Supplemental Term Life Insurance through your employer can save you money over an individual policy.
- **Ease of payroll deduction.** As long as you are an active employee at your company, your employer will automatically deduct your premium payments from your paycheck.
- **Underwriting may not be required.** Check your plan design information.
- **Fast additional financial protection for your family.** Getting the additional insurance protection your family needs generally takes less time when you get it from your company's basic group life provider.
- **Convenience of one-stop insurance protection.** You get additional life insurance protection from the same place that provides your company's basic insurance coverage.
- **Provided by a company you can trust.** Aetna is a leader in the insurance industry based on more than 80 years of experience.

Life Insurance underwritten by Aetna Life Insurance Company

## If you need insurance, how much is enough?

A rule of thumb suggests that most people need between five to eight times their present annual earnings.<sup>3</sup> The exact amount will vary, depending on your age and stage of life, the number of children you have and their ages, the amount your spouse earns, your household living expenses and how much you have saved.

To determine how much you need:

1. Ask your financial advisor,
2. Go to Aetna's online life insurance calculator [www.aetna.com](http://www.aetna.com) or
3. Calculate your needs using the worksheet on the back of this brochure.

<sup>3</sup>Best's Review, December 2001