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Funeral planning services

Brought to you by Aetna

We are pleased to provide a unique, value-added service for our life insurance members — funeral planning and concierge services from Everest.



Peace of mind when you need it most.

WHO IS EVEREST?

Everest is an independent consumer advocate who works on your behalf. Everest's purpose is to provide the information you need to make the most informed decisions about funeral-related issues, and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America. Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor do they receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment, allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both **pre-planning** and **at-need** services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include family support and negotiation assistance. And, Everest advisors are available by phone 24/7.

GETTING STARTED

Create an online profile and use Everest's planning tools:

Visit www.everestfuneral.com/aetna

- Enter your e-mail address and the Enrollment Identification Code:
- Your employer will provide details regarding eligible family members
- Complete your online profile
- Access "Planning Tools" at www.everestfuneral.com/aetna using your unique user name and password
- If you do not have access to a computer, Advisors are available 24/7 by calling **1-800-913-8318**

While you can't predict life's outcome, you can help prepare for it.

EVEREST'S SERVICES INCLUDE:

Pre-planning services

24/7 Advisor assistance

- To discuss funeral planning issues

Pricefinder research reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online planning tools

- Personal Profile
- 10 Key Decisions Planner
- "My Wishes" Planning Guide
- Reference Guide
- Secure data warehouse to store and maintain information

At-need services

At-need family support

- Family assistance and plan implementation
 - Communicate the Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
 - Provide 24-hour assistance throughout the funeral process

Negotiation assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

Aetna provides our life insurance members access to programs and services that provide support throughout all the stages of their lives.

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

Aetna has provided its policyholders with access to Everest Funeral Planning and Concierge Services ("Services") which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services and Aetna makes no guarantee or representations as to their quality or suitability. In no event will Aetna be responsible or liable for any acts or omissions by Everest and its agents, employees or representatives in connection with the Services provided. Life insurance plans contain exclusions and limitations. This material is for information only and is not an offer or invitation to contract. 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.

Policy forms issued in Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

www.aetna.com