The Legal Reference™ Program

Estate Planning Documents offered FREE for you and your spouse.

What is estate planning?

Estate planning is the process of setting up legally valid instructions to carry out your wishes if you become disabled or you die.

Estate planning is no longer just for the wealthy.

In today's world, you should consider an estate plan if:

- You are the parent of minor children
- You own property
- You want to have a say in your healthcare treatment

Brought to you by ARAG®
a leading legal services provider

Estate planning just got easier and less expensive for you.

We're offering you an important program – The Legal Reference™ Program – that allows you to easily and affordably complete several essential estate planning documents:

Simply visit www.iChooseLegal.com for these FREE documents

- **Simple Will** - Make basic decisions about how you want to distribute your assets.
- **Living Will** - Ease the burden on your family by creating a living will that states the kind of care you wish.
- **Healthcare Power of Attorney** - Grant someone permission to make medical decisions on your behalf if you're unable.
- **Financial Power of Attorney** - Grant someone permission to make financial decisions on your behalf if you're unable.

Plus, you'll find FREE Information at iChooseLegal.com

- Educational information on Estate Planning
- Legal research tools
- Information on Identity Theft and a downloadable Victim Action Kit

Protects Your Family, Finances and Future

www.iChooseLegal.com

The Legal Reference™ Program

Estate Planning Q & A

Why is a Will Important?
Without a valid Will you cannot control who will inherit your property upon your death. Should you die intestate (without a Will), your property will be distributed according to state law, which may be inconsistent with your personal wishes. Moreover, a part of your estate may go to the state instead of to family or other loved ones.

With a Will you can determine precisely who will inherit your property. Equally important, you can designate who will administer your estate and who will act as guardian for your minor children should they be without a surviving parent.

Who should make a Will?
Every adult should have an up-to-date last Will and testament.

What is a Living Will?
A Living Will is a written document that contains a person's wishes regarding the use of extraordinary life-support or other life-sustaining medical treatment when the person's condition is medically without hope of recovery or death is imminent.

Why should I create a Living Will?
A Living Will can ease the burden on family members by letting them know your wishes regarding life support in the event you cannot speak for yourself. Creating a document that states the type of care you desire may help eliminate undue stress, even legal action, between loved ones who may be faced with decisions regarding your care.

What is a Healthcare Power of Attorney?
A Healthcare Power of Attorney is a legal document you can create to grant someone permission to make medical decisions for you if you are unable to make those decisions yourself. The person you name to represent you may be called an agent, attorney-in-fact, healthcare proxy, patient advocate, or something similar, depending on where you live.

Why should I create a Healthcare Power of Attorney?
A Healthcare Power of Attorney allows you to determine who will make the important decisions in your life in the event you are unable mentally or physically to make them for yourself.

What is a Financial Power of Attorney?
A Financial Power of Attorney is a legal document you can create to grant someone permission to make financial decisions for you if you are unable to make those decisions yourself.

www.iChooseLegal.com
Toll-free Customer Care: 888-257-2934
7:00 a.m. – 7:00 p.m. Central time

Available to Aetna Group Insurance members through arrangement with **Aetna Life Insurance Company**.

The Legal Reference™ Program is available to Aetna plan sponsor employees first and cannot be used by a spouse against the covered employee.

The Legal Reference Program is independently offered and administered by ARAG®. Aetna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG web site.

Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or Guide One Specialty Mutual Insurance Company of West Des Moines, Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC or Advisory Communication Systems, Inc. Some products are only available through membership in the ARAG Association LC.