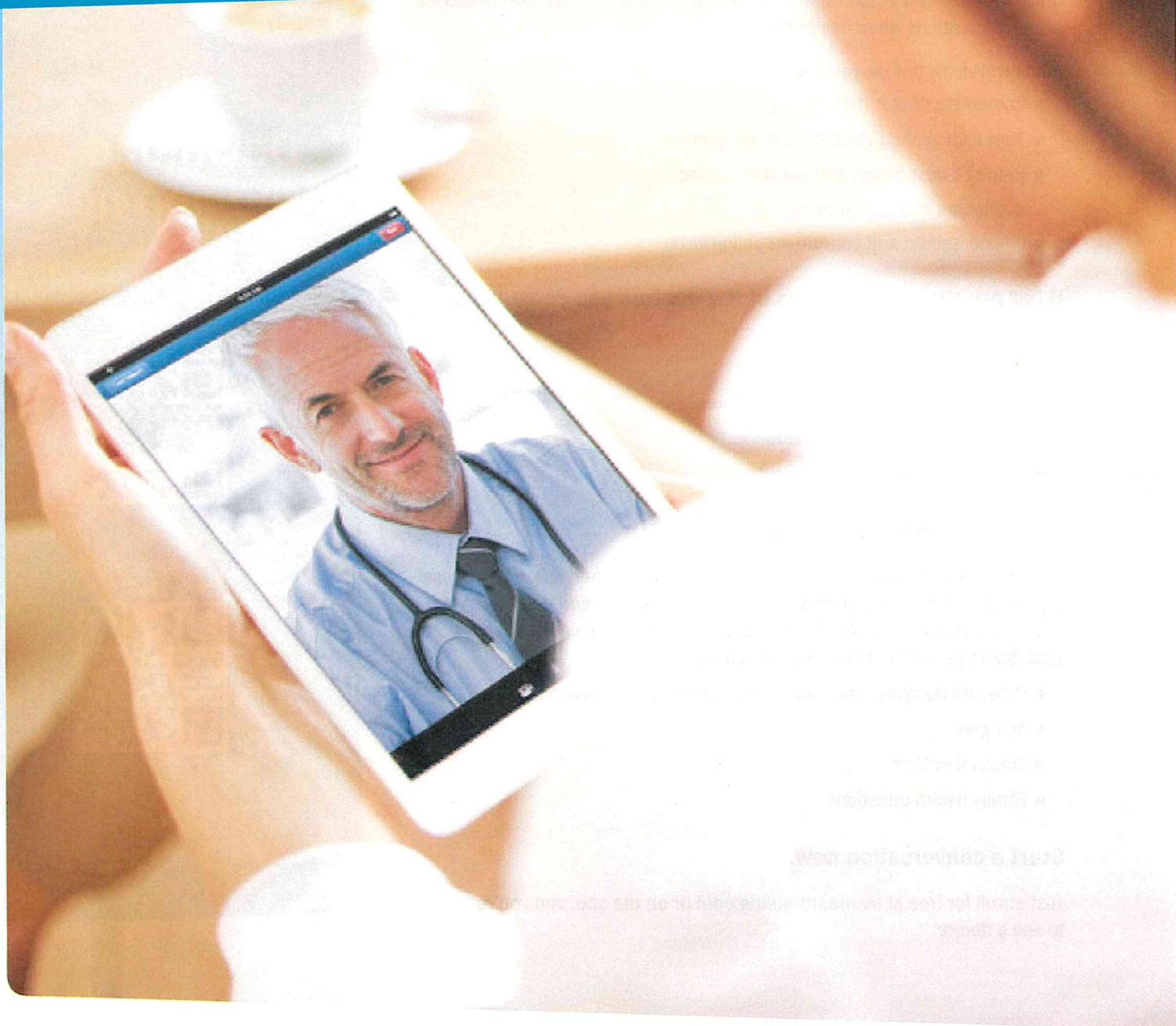


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Resource Advisor

Knowing you have the support you need makes all the difference in the world



Anthem Life



When you feel pressure from everyday problems like work-related stress or family issues, Resource Advisor can help you get emotional, legal and financial support. No issue is too big or too small - and there's no extra cost to you.

Call us – support is one phone call away 24/7

You and your family can talk to a Resource Advisor counselor by phone who can:

- Give you advice and arrange for up to three visits with a counselor, if you need it.
- Put you in touch with a financial advisor if you have money problems.
- Connect you with a lawyer if you need legal help. You can meet by phone or in person.

Let us help if your identity is stolen

If your wallet or purse is lost or your identity stolen, we'll assign a Fraud Resolution Specialist to help get your identity back and restore your good credit.

Services include:

- Placing "fraud alerts" on credit reports and with creditors.
- Closing bank and credit card accounts where your identity is an issue.
- Arranging a phone meeting with a financial counselor.
- Setting up a meeting with a lawyer on issues around the identity theft (each visit must be for a separate issue).

Go online for help any time ... and a lot more

When you visit ResourceAdvisorCA.Anthem.com, you'll find:

- Tips on handling difficult life events and a depression screening tool.
- Parenting information. There's even a child and elder care provider finder.
- Financial tools to help you plan for major purchases or life events.
- You and your family members can register for identity monitoring at no cost.
- State-specific online wills and a legal library.

Give added support to beneficiaries when they need it most

Providing your loved ones with a little extra comfort and emotional support after you're gone is a lasting gift. Resource Advisor gives your beneficiaries:

- Three meetings with a mental health professional.
- Meetings with a legal and/or financial professional.
- Copies of *The Healing Book: Facing the Death – and Celebrating the Life – of Someone You Love*. This is a great resource book to talk to children about loss.
- Beneficiary Companion* services to help your family with estate details like closing bank accounts, credit cards and utilities.

ResourceAdvisorCA.Anthem.com

Keep Resource Advisor close at hand.
Just cut out and carry the wallet card.

Note: If you retire, you can only use Resource Advisor until your retirement starts.

* Beneficiary Companion services are provided by Europ Assistance USA, an independent company providing these services on behalf of Anthem Life.

Get support, advice and resources 24/7.

Call 888-209-7840 or visit ResourceAdvisorCA.Anthem.com.

Then log in with the program name: ResourceAdvisor.

The expected benefit ratio for the disability policies is 60% for groups of less than 50 lives, and 65% for groups of 50 or more lives. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. This is just a brief outline of what we have to offer and does not include all terms of coverage.

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