


# Beneficiary Guide

**Important information to share with your beneficiaries so they feel prepared if they should need to submit a claim**

It's easy to feel overwhelmed when you lose a loved one, as the grieving process can be accompanied by a list of logistical tasks that only add to the stress. AAA Life is here for you during these difficult times. It's why we do what we do. We've compiled some beneficiary resources you need to file a claim.

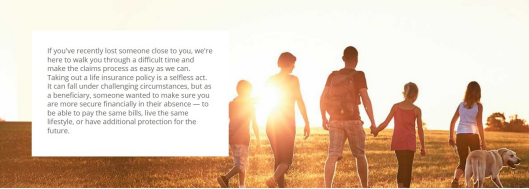
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## You're a member of the AAA Life family

AAA Life is here for policyholders and beneficiaries. Whether a loved one has recently signed up for a new policy or you're preparing to file a claim, we have resources for you. Paying claims is at the heart of what we do, and we are focused on delivering on the promise we made to your family.




If you've recently lost someone close to you, we're here to walk you through a difficult time and make the claims process as easy as we can. Filing out a life insurance policy is a tedious act. It can fall under challenging circumstances, but as a beneficiary, someone wanted to make sure you are more secure financially in their absence — to be able to pay the same bills, live the same lifestyle, or have additional protection for the future.


### Now What?

If you're a policyholder, it's important to share details about your coverage with your beneficiaries so they know how to start the process. Remember, they may not need this information for several decades, so you should talk to them about what the policy covers and where it's stored. We recommend keeping your policy with other critical financial documents, so it can be easily found. Life insurers paid out over \$90 billion in claims in 2020<sup>1</sup>, but the process can be unnecessarily delayed if your beneficiaries do not know where the policy was taken out or the process they need to follow.


Below are several additional tips if you are a beneficiary who is getting ready to make a claim.

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**1) Gather critical information.**

You don't need much to get the process started, but if you can locate the policy to verify the correct insurer, find the policy number and coverage amount, that will expedite the process. Some policies can be more complicated, but at a minimum you will need a death certificate and to complete a claim form. You should also have some basic vital information on the policyholder, such as their social security number and date of birth.
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**2) Contact the insurance company.**

The policy may also have the name of the agent who sold the policy, who can help get in contact with the life insurance company. Our claims department will walk you through the process, identify anything else you may need, and provide the remaining steps to complete the claims process.
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**3) Choose how you want to receive the payment.**

A policy is typically paid out either as a lump sum, in regular installments, or held in an interest-earning account. There may be tax considerations to resolve depending on the policy, so it is recommended you consult with a tax professional or financial advisor to determine the best route for your specific situation.
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**4) Await payment.**

Once you've completed the steps above, it may take a few weeks for the insurance company to issue the payment. In order to prevent fraud, the insurer needs to verify all details and confirm information was properly represented on the initial application. The quickest way to receive payment is to sign up for an electronic transfer to your bank account, to avoid waiting for a physical check to arrive via mail.

**We've put together a downloadable tip sheet at the link below. We recommend sharing this information with any beneficiary named on a policy. This will provide details on what to expect during each step of the preparation process.**

1. Life Insurance Benefits During COVID Highest on Record. The American Council of Life Insurers, December 9, 2021.

[View Tips Sheet \(PDF\)](#)



### Make a Claim

When you're prepared to make a claim, you will need to fill out our claim form and have a copy of the death certificate available. For the fastest, most convenient experience, please submit your claim online using our claim portal.

Remember that our claims team is here to help you and give you as much support as you may need. It can be emotionally challenging to go through this process even if you have done it before, but our team is committed to delivering the smoothest possible experience for you.

If you have specific questions, our Claims team is available to help by calling (800) 624-1662, Monday - Friday from 8 a.m. - 8 p.m. ET.

[Start my claim](#)

### Your Coverage

Life insurance is a gift for others to make sure they are taken care of should something ever happen to you. If you would like to evaluate your own coverage needs in the future, AAA Life offers a wealth of resources to meet your unique needs and educate you about the options you may have.

[Get Started](#)

