



More resources. More peace of mind.

RESOURCE ADVISOR

Create a will using our simple online tool

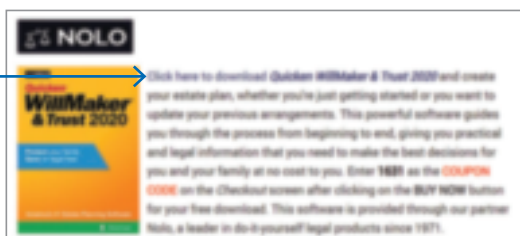
It's one of the most important things you'll ever do. Making your final wishes clear by creating a will can help protect your loved ones' financial well-being and make their lives easier.

With Resource Advisor, the member assistance program included with your Anthem group life insurance, creating a will is simple and fast. An easy-to-use online tool will walk you through the process step by step — creating a will customized for you and specific to your state's laws. And you can do it at no extra cost.

This tool works well for most people with typical assets, such as a house, a car, savings and investments.¹ You'll be able to breathe a big sigh of relief, knowing you're protecting your family and loved ones.

Here's how to use the online will tool

1. Go to ResourceAdvisorCA.anthem.com and sign in using the program name you'll get on the login screen.
2. Select **Legal/Financial** from the green menu on the right, and then select **Click here to access legal and financial content**.
3. Scroll down until you see the NOLO logo. Select **Click here to download Quicken WillMaker & Trust 2020**.



4. Select the green **Buy Now** button. Don't worry if it shows a price — your Coupon Code will let you use the will tool at no cost.



5. Enter the Coupon Code in the *Discount Codes* box. Choose **Apply Coupon**. The cost will now show \$0.00.
6. Select **Proceed to Checkout**. Then, select **Continue as Guest**, and fill in your name, address and all required information. At the bottom of the screen, select **Continue**.
7. At the following screen, select the green **Place Order** button.
8. Download your Nolo Quicken WillMaker & Trust 2020 software on the next screen. Choose either **Download Mac Version** or **Download Windows Version**.
9. To create your will, install your software and answer the questions you'll see on screen.
10. Print your will.
11. Sign your will in front of two witnesses, and keep it in a safe place.



Need more help?

If you have questions for a lawyer, call Resource Advisor at 1-888-209-7840, and they can arrange a phone call with one at no cost. If you'd rather have a lawyer help write your will, call Resource Advisor and they can set up a visit with a lawyer for you. You'll pay the lawyer's fees, but if Resource Advisor sets up your meeting, you can get a 25% discount.²

Why is a will so important?

A will — sometimes called a last will and testament — is a written statement of what you want done with your property. It's also the only way to name a guardian for your children if you die before they become adults.

Here are the most common things you can do with a will:

Decide who gets your property and money when you die, including your:

- Home
- Other property
- Money in bank accounts
- Investments
- Retirement accounts
- Financial assets like life insurance and annuities
- Possessions like furniture, art, vehicles and other items

Without a will or other plan, your state laws will determine how your property is distributed after you die. A will that clearly states your wishes can also help avoid arguments over your property and other assets. You can also use your will to take care of any debts or to provide money for someone's education or medical costs. And you can give to charity.

Name a guardian to take care of your children

Even if you have very few assets, you need a will to name a person or people who will take care of your children if you die before they become adults. Without a will, a court will decide.

Name a property manager to take care of property you leave to your children

If you leave property to your children through a will, trust or life insurance policy, it must be managed by an adult. You can leave instructions about how to manage the property, usually through a trust or Uniform Transfer to Minors Act (UTMA) custodianship.

Name an executor

This is the person who'll wrap up your estate after you die. It can be a relative or a trusted friend, or a lawyer, accountant or financial planner you choose. Without a will, a court will appoint someone to do this job.

Name a caretaker for your pet

A will is the simplest way to choose a caretaker for your pet. You can also leave money to that person to help take care of the pet.

We help make the details easy, so you can get *more* out of life

Will planning is fast and simple with the Resource Advisor online tool. Go to ResourceAdvisorCA.anthem.com today, and give yourself and your loved ones peace of mind.



¹ Some situations may require more detailed expert advice. These include you or your spouse leaving more than \$2 million in assets, anticipated family conflicts over assets and setting up a long-term trust for a child with special needs.

² You'll also pay any fees the lawyer charges for document preparation and printing. These fees aren't included in the Resource Advisor discount.

This information is not intended as legal advice, and isn't a substitute for personalized advice from a knowledgeable lawyer or estate planning expert. Anthem is not responsible for the services or advice provided by or through the Resource Advisor program.

The Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Resource Advisor services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

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