



# Beneficiary Tip Sheet

At AAA Life Insurance Company, we know that losing a loved one is difficult, and dealing with end-of-life logistics is added stress that can feel overwhelming. We help people through this process every day, and our goal is to be there for all of our policyholders and their beneficiaries when they need it most.

- 1 Download our claims form.** Before you print this tip sheet, out, [click here](#) to download our claims form. This form is what you will need to turn in when you file a claim, but you can jot down relevant notes below.
- 2 Record vital information.** Some policies can be more complicated, but at a minimum, you will need a death certificate and basic vitals on the policyholder, such as their social security number and date of birth. Note that if you can't find the policy number but know the coverage is through AAA Life, give us a call and we can locate it.\*

**Policy Number:**

**Policyholder Social Security Number:**

\_\_\_\_\_

\_\_\_\_\_

**Coverage Amount:**

**Policyholder's Date of Birth:**

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\_\_\_\_\_

- 3 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 questions, our Member Service team is available to help by calling (800) 684-4222 from 8 a.m. to 8 p.m. ET Monday through Friday or 11 a.m. to 3 p.m. on Saturday.

[START MY CLAIM](#)

- 4 Choose how you want to receive the payment.** A policy is typically paid out as either a lump sum, in regular installments, or held in an interest-earning account. We recommend consulting with a tax professional or financial advisor to determine the best payment method for your situation.
- 5 Await payment.** It can take a few weeks for the insurance company to issue the payment, as the vital details need to be verified to prevent fraud. You can elect to receive payment via electronic bank transfer (the quickest method) or request a physical check to arrive via mail.

## We're here for you

If you have any questions about the claims form or get stuck at any of these steps, please give us a call at (800) 624-1662. Our agents would be happy to provide as much guidance as you may need.

\* If you're not sure whether the coverage was through AAA Life, try checking the deceased's bank records or with an accountant or attorney they used to help verify the company. There are also services, such as the National Association of Insurance Commissioners, who offer a [Policy Locator Service](#) which can help track down an unclaimed policy.