

CIGNA WILL PREPARATION PROGRAM



Helping employees and their spouses protect their assets and secure their family's financial future

More than 64% of Americans do not have a will,¹ giving them little or no control over matters after they die. Thinking ahead and providing clear directives is an important part of planning for a family's financial future. At Cigna, we know there's more to life, which is why we provide employees and their spouses with access to a robust suite of tools that help them build state-specific, customized wills and other legal documents.

CignaWillCenter.com

The Cigna Will Center is an easy to use online tool available seven days a week, 365 days a year. Phone representatives are also available to assist via a toll-free number.²

Employees and spouses can complete and store essential life and health care legal documents online, such as:

- › **Last will and testament** – specifies what is to be done with property, appoints an estate executor and identifies a guardian for minor children
- › **Living will** – specifies wishes regarding use of extraordinary life support
- › **Health care power of attorney** – grants someone permission to make medical decisions if person is unable to do so
- › **Financial power of attorney** – grants someone permission to make financial decisions on the person's behalf
- › **Medical authorization for minors** – allows parents/guardians to provide authorization for medical personnel to treat a child in the event they are not present

Resources to help with funeral planning:

- › **Informational guidebooks** – in-depth, easy-to-understand information that helps document end-of-life wishes in advance
- › **Personal information organizer tool** – organize important personal data, account information, contacts, and end-of-life wishes all in one place

Once registered with Cigna's Will Center, employees and spouses can:

- › Follow intuitive, interactive steps to create customized legal documents
- › Create, store and update legal documents³
- › Preview, edit, download and print legal documents
- › Review valuable funeral planning information

Contact your Cigna representative today to learn more about our Will Preparation Program.

1. 2015 Rocket Lawyer estate-planning survey by Harris Poll, 2015.
2. No legal advice is provided.
3. Registrations and customized documents are maintained for two years, which allows individuals to easily make revisions to their legal documents as their personal situation changes.

Together, all the way.®



Offered by: Life Insurance Company of North America, Cigna Life Insurance Company of New York or Connecticut General Life Insurance Company.

This program is NOT insurance. Cigna Will Preparation Program services are independently administered by ARAG®. Cigna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website, the services of ARAG or of any attorney in the ARAG network. Presented here are highlights of the Cigna Will Preparation Program. For complete terms and conditions, please contact a Cigna sales representative.

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PROVIDING PEACE OF MIND DURING A TIME OF NEED

Cignassurance Program for beneficiaries

If the unexpected happens, the Cignassurance® Program can help. Available with Cigna Life and Accidental Death and Dismemberment¹ plans, this program provides financial, bereavement and legal support for your loved ones during their time of need. As a beneficiary of your Life and/or Accident plan, they'll get:

- › Free and confidential bereavement services over the phone, with licensed clinicians and nurses available 24/7.
- › Two free face-to-face counseling sessions with a local Cigna Behavioral Health network therapist.²
- › 30 minutes of free legal advice with a licensed practicing attorney over the phone.² And referrals to discounted, professional legal services for help with estate planning, preparing a will or general advice.³
- › 30 minutes of free financial services advice from a qualified financial professional over the phone.² Additional referrals to financial professionals who can assist with other financial needs.
- › Access to a Cignassurance account – a free, interest-bearing account for proceeds over \$5,000. This account keeps their insurance proceeds in a safe place and gives them time to deal with more pressing issues. Account balances and activity can be managed 24/7 at Cignassurance.com.
- › Our **Looking Ahead** guidebook to help your loved ones navigate legal and financial responsibilities and research additional benefits.

Together, all the way.®



1. The Cignassurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from Cigna Group Life and Personal Accidental Death and Dismemberment Programs. Cignassurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error.

2. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Counseling, legal or financial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York.

3. Additional charges may apply.

Financial, bereavement and legal services are independently administered by CLC Incorporated (CLC). Cigna does not provide financial/legal services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

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