

# Introducing... a Service Enhancement that Permits Immediate Access to Your Commissions

**Direct Deposit** uses well-established electronic fund transfer technology to speed deposit of your commission payments to your bank account. This service enhancement is now available to you as a valued CIGNA producer.

The many advantages to you include:

- **Immediate access to your funds**  
The check is no longer "in the mail," it's in your bank account. Direct Deposit means that your funds are available for your use immediately upon deposit.
- **Enhancement of your cash flow**  
Since payment will be automatically deposited to your account, you can plan on having access to these funds immediately. This improves your cash flow, since you do not have to wait for a check to clear, and also allows your funds to earn interest sooner.
- **No mail delays**  
No postal delays, no waiting for the mail to be delivered to your office.

## And in case you were wondering...

### Timing of your deposits

Direct Deposit commissions will still be paid on the fifteenth and final day of each month. (If the fifteenth or final calendar day falls on a weekend or holiday, Direct Deposit will be made on the next banking day.)

### Commission Statements

We will continue to mail detailed commission statements twice each month, indicating that a deposit has been made to your account.

### The Next Step

To authorize Direct Deposit of your commission payments, simply complete the enclosed Authorization Form and attach a voided check or MICR-encoded specification sheet (which can be obtained from your bank). Retain your copy and return the form and voided check or specification sheet in the enclosed postage-paid envelope to:

Connecticut General Life Insurance Company  
Direct Deposit Unit, C328  
900 Cottage Grove Road  
Hartford, CT 06152-1328

Once we've processed your authorization usually within 2 or 3 commission cycles, you will receive a confirmation notice. It's that easy.

## Questions?

If you have any questions about **Direct Deposit**, please contact your local CIGNA Sales Representative or a Producer Service Representative at 1.800.903.7711.



Dear CIGNA Producer,

To enhance the service you receive from CIGNA, we now offer Direct Deposit of commissions.

#### Why use Direct Deposit?

- Immediate access to your funds
- Enhanced cash flow
- No mail delays

#### Signing up for Direct Deposit is easy.

- Complete the Direct Deposit Authorization Form
- Include a voided check along with the completed form
- Return the form and voided check to:

Connecticut General Life Insurance Company  
Direct Deposit Unit, C328  
900 Cottage Grove Road  
Hartford, CT 06152-1328

We look forward to providing this time-saving financial service to you. If you have any questions, please contact your local CIGNA Sales Representative or a Producer Service Representative at 1.800.903.7711.

Sincerely,  
CIGNA Producer Services

# Introducing Direct Deposit For Producers



*Products and services are provided by operating subsidiaries of CIGNA Corporation including Connecticut General Life Insurance Company, CIGNA Retirement Benefits Services, Inc., and HMO or service companies of CIGNA Health Corporation and CIGNA Dental Health, Inc.*

