

CIGNA's Will Preparation Program

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

Included automatically with CIGNA's Group life, accident, and disability coverage.

More than 55 percent of Americans do not have a will¹ giving them little or no control into issues after they die. There are many reasons why planning ahead and having a will in place is important, such as determining how your assets will be distributed after you pass away and who will receive them, appointing guardianship for minor children, and clarifying preferred health care treatment if critically injured or unable to communicate. At CIGNA, we know there's more to life, which is why we provide employees and their covered spouses with access to a robust website that helps them build state-specific customized wills and other legal documents.

CIGNA's Will Center provides legal documents and more

CIGNA's Will Center is secure, easy to use and available to employees seven days a week, 365 days a year. Phone representatives are also available to assist employees with the online tools via a toll-free number. Employees can complete essential life and health legal documents online, such as:

- **Last will & testament** – specifies what is to be done with property, appoints an estate executor and identifies guardian for minor children
- **Living will** – contains employee's wishes regarding use of extraordinary life support or other life-sustaining medical treatment when there's no hope of recovery
- **Healthcare Power of Attorney** – grants someone permission to make medical decisions if the employee is unable to do so
- **Financial Power of Attorney** – grants someone permission to make financial decisions on employee's behalf if employee is unable to do so

Plus, employees will find information on:

- **Estate planning**
- **Identity theft** – information to help employees protect themselves and their families from identity theft
- **CIGNA's life and disability insurance** – access to CIGNA's life and disability insurance planning kits, which include calculators to help determine whether they have sufficient coverage

Employee registrations are maintained for two years, which allows them to easily make revisions to their legal documents as their personal situation changes.

Once registered with CIGNA's Will Center, employees can:

- create and maintain legal documents
- follow intuitive, interactive process to create customized legal documents
- preview, edit, download and print legal documents

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

¹ lawyers.comSM Survey, 2007.

it's time for a change



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