

# Today's Economy and You

*Have you been watching the value of your 401(k) or other retirement savings shrink? You may have been planning to retire soon but now are wondering if that is a good idea, or if it is even possible. Or, you may be just starting your retirement planning. Whatever your situation, today's uncertain economy has many of us wondering what is the best strategy for retirement planning.*

## Recorded Telephone Seminar

### Life Stages Retirement Planning

This one-hour telephone seminar will help you decide the best actions you can take now to optimize your retirement, whatever your age. Call in to learn:

- Strategies, based on your age, to balance retirement saving with other priorities
- Ways you can retire sooner than you thought
- Strategies for managing assets and expenses after you retire

This seminar is available to members, and anyone residing in their households, beginning Wednesday, April 1 at 4:00 p.m. ET (1:00 p.m. PT) through Friday, April 10, 2009, .

**To access this seminar, dial 1.888.348.4629 and enter the password 687854.**

Seminar materials, including the PowerPoint presentation, are available online at [www.cigna.com/customer\\_care/unions/financial\\_seminar.html](http://www.cigna.com/customer_care/unions/financial_seminar.html). In addition, you'll find a complete schedule of *Today's Economy and You* seminars.

