

The Seven Wonders of Life Insurance

If someone asked you to name the Seven Wonders of the Ancient World, could you? The one that pops into most people's mind is the Pyramids at Giza. Other ancient wonders, like the statue of Zeus at Olympia and the Hanging Gardens at Babylon, have succumbed to the ravages of time, making them harder to recall.

Why are the Pyramids such an enduring symbol? Their grand presence, of course, is a clear reason—they rise up majestically out of the desert. Their iconic shape is another—their strong, solid bases have ensured that these ancient structures are still here today. Perhaps that is a lesson for creating an enduring financial strategy: Create a strong base with a fundamental financial tool—life insurance.

Life insurance should serve as the foundation of your family's financial security, helping to ensure that your loved ones will be all right financially even if something were to happen to you.

September is Life Insurance Awareness Month, the perfect time to think about all the wondrous things that life insurance can do for you and your family. But that can only happen if you've done the proper planning. So don't wait another minute. If you're working, your employer may provide you with a life insurance policy as part of your benefits. But depending on your personal situation, that policy may not be the right amount so check with your employer to see if you can buy additional coverage.

Life Insurance . . .

1. **Buys time**
Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.
2. **Provides a fresh start**
Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.
3. **Generates income**
Helps replace lost income for years to come so that surviving family members can continue to pay for life's necessities.
4. **Offers flexibility**
Gives a surviving spouse the chance to take time off from work or to switch to a job that offers a more flexible work schedule.
5. **Creates opportunities**
Can provide funding to start a business, or pay for schooling so surviving family members can train for a new career.
6. **Funds for the future**
Offers a way to fund longer-range goals like a college education for the kids or a secure retirement for a surviving spouse.
7. **Leaves a legacy**
Gives parents the chance to leave future generations with the legacy of long-term financial security.

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