

CIGNA's Will Preparation Program

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

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

More than 65 percent of Americans do not have a will¹, giving them little or no control over issues after they die. There are many reasons why planning ahead is such an important part of a family's financial planning process, from clarifying preferred health care treatment if critically ill or injured or unable to communicate, to burial ceremony wishes and determining how assets will be distributed after passing away. 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. This provides a valuable first step in helping organize personal information for survivors and beneficiaries, at a time when clear decisions can be made.

CIGNA's Will Center provides legal documents and more

CIGNA's Will Center is secure, easy to use and available at CIGNAWillCenter.com 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 essential life and health care legal documents online, such as:

- **Last Will & Testament** – specifies what is to be done with property, appoints an estate executor and identifies a 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
- **Health Care 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 the employee's behalf if the employee is unable to do so
- **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 prepare to 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

Plus, the following are also available:

- Identity theft kits – information to help protect employees and their families from identity theft
- CIGNA life and disability planning tools – includes calculators to help determine whether employees and spouses have sufficient coverage

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

- follow intuitive, interactive process to create customized legal documents
- create and maintain legal documents
- 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 lawyers.comSM Survey, 2010

² No legal advice is provided

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.

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