

There is more to life: what you should know about life insurance

Why you need life insurance

No one knows what the future might bring but you can take charge of your family's financial health by making smart decisions when it comes to protecting your loved ones.

Life insurance helps by providing a set amount of money to your beneficiaries when you die. With the right amount of life insurance, you can help ensure that your family will be well-protected. Most people associate life insurance with death benefits, but the value of life insurance is much more than just paying for your funeral expenses. It really is a *life* benefit as it may help to:

- pay off your mortgage loan and other debts
- cover your family's living expenses
- ensure your family doesn't lose anything more (like their home, their future, their hopes)
- take care of your children's education
- provide your spouse and family with financial stability
- provide for family member with special needs

How much life insurance do you need?

Just how much life insurance you and your family need depends on your personal situation. No matter what stage of life you are at, life insurance should play an important role in making sure your loved ones' financial future is as secure as possible. The first step in figuring out how much life insurance is right for you is to estimate what your family would need to continue its current lifestyle if you or your spouse passes away. Our life insurance needs calculator at www.cigna.com/liam is a helpful tool that will provide you with an estimate of your life insurance needs in a matter of minutes.

More than just insurance protection

At CIGNA, we understand that protecting you and your family means more than just providing life insurance. . . .that's why our plans include many value-added benefits to help individuals maintain their health, well-being, and security throughout their lifetimes.

- CIGNA's Healthy Rewards® Program¹ offers employees savings of up to 60% on health and wellness products and services including weight management, tobacco cessation, acupuncture, massage, and much more.
- CIGNA's Will Preparation Program² helps employees plan and protect their family's financial future by using a simple, self-service, online tool. They can build state-specific customized wills and other legal documents such as last will and testament, living will, health care and financial power of attorneys.
- CIGNAssurance® Program³ helps provide peace of mind in a time of need for surviving families. It's one of the most comprehensive beneficiary programs providing financial, bereavement and legal services – for claims over \$5,000.
- CIGNA's Identity Theft Program⁴ offers extensive resolution services to help covered employees and their families work through critical identity theft issues. Our program covers all types of identity theft such as credit card fraud, and financial or medical identity theft, and provides access to personal case managers.

Important steps you should take if you already have life insurance

Life insurance policyholders have a very important job, which is to ensure that their loved ones will have easy access to the benefits they have purchased. Ensuring that beneficiary designations are up-to-date and accurate is crucial. You should also regularly review your life insurance needs to ensure you have adequate coverage, particularly as your personal circumstances change, such as:

- getting married
- changing jobs
- having a child
- planning for college
- buying a home
- supporting aging parents
- taking on debt
- planning for retirement

We work hard to protect the health, well-being, and security of the people we serve . . . You!
Check with your employer about your available life insurance coverage – take advantage of this valuable benefit.

1- Some Healthy Rewards are not available in all states. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**; 2- CIGNA's Will Preparation Services are provided under an arrangement with ARAG; 3- CIGNAssurance® is not a bank deposit, is not FDIC insured and counseling services are not available under CIGNA Life Insurance Company of New York; 4- CIGNA Identity Theft program is provided under a contract with Europ Assistance USA, Inc.

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