

CIGNA Corporation

Quarterly Statistical Supplement June 30, 2009

This document is dated July 30, 2009. The data contained in this document may not be accurate after such date and CIGNA does not undertake to update or keep it accurate after such date.



CIGNA Corporation
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BASIS OF PRESENTATION:

All dollar amounts are in millions, unless otherwise noted. Certain reclassifications have been made to prior year amounts to conform to the 2009 presentation.

CIGNA measures the financial results of its segments using "segment earnings (loss)," which is defined as shareholders' income (loss) from continuing operations before net realized investment gains (losses). Adjusted income (loss) from operations is defined as segment earnings excluding special items, which are identified and quantified on page 2, and results of CIGNA's guaranteed minimum income benefit business. Adjusted income (loss) from operations is a measure of profitability used by CIGNA's management because it presents the underlying results of operations of CIGNA's businesses and permits trend analysis. This measure is not determined in accordance with generally accepted accounting principles (GAAP) and should not be viewed as a substitute for shareholders' income (loss) from continuing operations or shareholders' net income determined in accordance with GAAP.

On April 1, 2009, the Company adopted Financial Accounting Standards Board (FASB) Staff Position (FSP) No. FAS 115-2, "Recognition and Presentation of Other-Than-Temporary Impairments". This FSP provides new guidance for evaluating whether an impairment is other than temporary for fixed maturities with declines in fair value below amortized cost. The cumulative effect of adoption increased the Company's retained earnings with an offsetting decrease to accumulated other comprehensive income of \$18 million, with no overall change to shareholders' equity.

Effective January 1, 2009, CIGNA adopted Statement of Financial Accounting Standards (SFAS) No. 160, "Noncontrolling Interests in Consolidated Financial Statements, an amendment of ARB No. 51," by reclassifying its \$6 million noncontrolling interest as of January 1, 2009 and 2008 from accounts payable, accrued expenses and other liabilities to total equity. In addition, for the six months ended June 30, 2008, net income of \$1 million attributable to the amount of noncontrolling interest has been reclassified to be included in net income, and then deducted from net income to determine net income attributable to the shareholders ("shareholders' net income").

Effective January 1, 2009, CIGNA adopted Financial Accounting Standards Board Staff Position (FSP) EITF 03-6-1, "Determining Whether Instruments Granted in Share-Based Payment Transactions Are Participating Securities". This FSP requires unvested restricted stock awards that contain rights to nonforfeitable dividends to be included in the denominator of both basic and diluted earnings per share calculations. Prior period earnings per share data reflect the adoption of the FSP. For the six months ended June 30, 2008, the change from previously reported EPS amounts was a \$.01 reduction in diluted EPS related to adjusted income from operations.

Discontinued operations for the six months ended June 30, 2009 included a gain of \$1 million after-tax related to past divestitures related to the completion of the 2005 and 2006 IRS examinations.

In the second quarter of 2008, discontinued operations included a loss of \$1 million after-tax primarily related to the sale of its Brazilian life operations. For the six months ended June 30, 2008, discontinued operations also included a gain of \$3 million after-tax primarily related to settlement of certain issues related to a past divestiture.

CIGNA Corporation
Income and Per Share Data (unaudited)

(Dollars in millions, except per share amounts)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
ADJUSTED INCOME (LOSS) FROM OPERATIONS ⁽¹⁾						
Health Care	\$ 177	\$ 181	(2)%	\$ 331	\$ 319	4 %
Disability and Life	90	73	23	148	141	5
International	63	48	31	104	100	4
Run-off Reinsurance	2	8	(75)	(47)	14	-
Other Operations	21	22	(5)	39	44	(11)
Corporate	(40)	(29)	(38)	(74)	(50)	(48)
Total	\$ 313	\$ 303	3 %	\$ 501	\$ 568	(12)%

SHAREHOLDERS' NET INCOME

Segment Earnings (Loss)

Health Care ^{(3) (4) (5) (6)}	\$ 194	\$ 181	7 %	\$ 349	\$ 295	18 %
Disability and Life ^{(3) (4) (5)}	93	73	27	156	141	11
International ^{(3) (5)}	64	48	33	106	100	6
Run-off Reinsurance ⁽²⁾	112	42	167	86	(147)	-
Other Operations ⁽⁵⁾	21	22	(5)	40	44	(9)
Corporate ^{(5) (6)}	(40)	(81)	51	(62)	(102)	39
Total	\$ 444	\$ 285	56	\$ 675	\$ 331	104
Net realized investment losses, net of taxes	(9)	(12)	25	(33)	(3)	-
Shareholders' income from continuing operations	\$ 435	\$ 273	59 %	\$ 642	\$ 328	96 %
Shareholders' income (loss) from discontinued operations	-	(1)	-	1	2	(50)
Shareholders' net income	\$ 435	\$ 272	60 %	\$ 643	\$ 330	95 %

DILUTED EARNINGS PER SHARE

Adjusted income from operations ⁽¹⁾	\$ 1.14	\$ 1.07	7 %	\$ 1.83	\$ 2.01	(9)%
Results of guaranteed minimum income benefits business, after-tax ⁽²⁾	0.40	0.12	233	0.48	(0.57)	-
Net realized investment losses, net of taxes	(0.03)	(0.04)	25	(0.12)	(0.01)	-
Special item(s), after-tax ^{(3) (4) (5) (6)}	0.07	(0.18)	-	0.15	(0.27)	-
Shareholders' income from continuing operations	\$ 1.58	\$ 0.97	63 %	\$ 2.34	\$ 1.16	102 %
Shareholders' income (loss) from discontinued operations	-	(0.01)	-	-	0.01	-
Shareholders' net income	\$ 1.58	\$ 0.96	65 %	\$ 2.34	\$ 1.17	100 %
Weighted Average Shares (in thousands)	275,055	281,920	(2)%	273,965	283,038	(3)%

(1) Adjusted income (loss) from operations is segment earnings (loss) (shareholders' income (loss) from continuing operations before net realized investment gains (losses)) excluding results of CIGNA's guaranteed minimum income benefits business and special items. See page 2 for a detailed reconciliation of adjusted income (loss) from operations to segment earnings (loss), shareholders' income from continuing operations and shareholders' net income presented in accordance with generally accepted accounting principles.

(2) The six months ended June 30, 2008 include a pre-tax charge of \$202 million (\$131 million after-tax) on the adoption of SFAS No. 157 for guaranteed minimum income benefit contracts.

(3) The three and six months ended June 30, 2009 reflect a pre-tax curtailment benefit of \$46 million (\$30 million after-tax) resulting from the freeze of CIGNA's pension plans.
- Pre-tax benefit of \$39 million (\$25 million after-tax) in Health Care; pre-tax benefit of \$6 million (\$4 million after-tax) in Disability and Life; and pre-tax benefit of \$1 million (\$1 million after-tax) in International.

(4) The three and six months ended June 30, 2009 include a pre-tax charge of \$14 million (\$9 million after-tax) related to the previously announced cost reduction plan.
- Pre-tax charge of \$13 million (\$8 million after-tax) in Health Care and a pre-tax charge of \$1 million (\$1 million after-tax) in Disability and Life.

(5) The six months ended June 30, 2009 include a net tax benefit of \$20 million resulting from the completion of the 2005 and 2006 IRS examinations.
- After-tax benefit of \$1 million in Health Care; after-tax benefit of \$5 million in Disability and Life; after-tax benefit of \$1 million in International; after-tax benefit of \$1 million in Other Operations; and after-tax benefit of \$12 million in Corporate.

(6) The six months ended June 30, 2008 include a pre-tax charge of \$80 million (\$52 million after-tax) in Corporate for the second quarter of 2008 and a pre-tax charge of \$37 million (\$24 million after-tax) in Health Care for the first quarter of 2008, both of which related to litigation matters.

CIGNA Corporation
Supplemental Financial Information (unaudited)
Reconciliation of Adjusted Income from Operations to GAAP Shareholders' Net Income

(Dollars in millions, except per share amounts)

Quarterly Results	Diluted Earnings Per Share (1)			Consolidated			Health Care			Disability & Life			International			Run-off Reinsurance			Other Operations			Corporate		
	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09	2Q09	2Q08	1Q09
Adjusted income (loss) from operations ⁽²⁾	\$ 1.14	\$ 1.07	\$ 0.69	\$ 313	\$ 303	\$ 188	\$ 177	\$ 181	\$ 154	\$ 90	\$ 73	\$ 58	\$ 63	\$ 48	\$ 41	\$ 2	\$ 8	\$ (49)	\$ 21	\$ 22	\$ 18	\$ (40)	\$ (29)	\$ (34)
Results of guaranteed minimum income benefits business, excluding charge on adoption of SFAS No. 157	0.40	0.12	0.08	110	34	23	-	-	-	-	-	-	-	-	-	110	34	23	-	-	-	-	-	-
Special item(s), after-tax:																								
Curtailed benefit ⁽³⁾	0.11	-	-	30	-	-	25	-	-	4	-	-	1	-	-	-	-	-	-	-	-	-	-	-
Charge for cost reduction plan ⁽⁴⁾	(0.04)	-	-	(9)	-	-	(8)	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Completion of IRS examination ⁽⁵⁾	-	-	0.08	-	-	20	-	-	1	-	-	5	-	-	1	-	-	-	-	-	1	-	-	12
Charge associated with litigation matters ⁽⁶⁾	-	(0.18)	-	-	(52)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(52)	-	-
Segment earnings (loss) ⁽²⁾	1.61	1.01	0.85	444	285	231	\$ 194	\$ 181	\$ 155	\$ 93	\$ 73	\$ 63	\$ 64	\$ 48	\$ 42	\$ 112	\$ 42	\$ (26)	\$ 21	\$ 22	\$ 19	\$ (40)	\$ (81)	\$ (22)
Net realized investment losses, net of taxes	(0.03)	(0.04)	(0.09)	(9)	(12)	(24)																		
Shareholders' income from continuing operations ⁽⁷⁾	1.58	0.97	0.76	435	273	207																		
Shareholders' income (loss) from discontinued operations	-	(0.01)	-	-	(1)	1																		
Shareholders' net income ⁽⁷⁾	\$ 1.58	\$ 0.96	\$ 0.76	\$ 435	\$ 272	\$ 208																		

Six Months Ended June 30,	Diluted Earnings Per Share (1)		Consolidated		Health Care		Disability & Life		International		Run-off Reinsurance		Other Operations		Corporate	
	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
Adjusted income (loss) from operations ⁽²⁾	\$ 1.83	\$ 2.01	\$ 501	\$ 568	\$ 331	\$ 319	\$ 148	\$ 141	\$ 104	\$ 100	\$ (47)	\$ 14	\$ 39	\$ 44	\$ (74)	\$ (50)
Results of guaranteed minimum income benefits business, after-tax:																
Charge on adoption of SFAS No. 157	-	(0.46)	-	(131)	-	-	-	-	-	-	-	(131)	-	-	-	-
Results of guaranteed minimum income benefits business, excluding charge on adoption of SFAS No. 157	0.48	(0.11)	133	(30)	-	-	-	-	-	-	133	(30)	-	-	-	-
Total	0.48	(0.57)	133	(161)	-	-	-	-	-	-	133	(161)	-	-	-	-
Special item(s), after-tax:																
Curtailed benefit ⁽³⁾	0.11	-	30	-	25	-	4	-	1	-	-	-	-	-	-	-
Charge for cost reduction plan ⁽⁴⁾	(0.03)	-	(9)	-	(8)	-	(1)	-	-	-	-	-	-	-	-	-
Completion of IRS examination ⁽⁵⁾	0.07	-	20	-	1	-	5	-	1	-	-	-	1	-	12	-
Charge associated with litigation matters ⁽⁶⁾	-	(0.27)	-	(76)	-	(24)	-	-	-	-	-	-	-	-	-	(52)
Segment earnings (loss) ⁽²⁾	2.46	1.17	675	331	\$ 349	\$ 295	\$ 156	\$ 141	\$ 106	\$ 100	\$ 86	\$ (147)	\$ 40	\$ 44	\$ (62)	\$ (102)
Net realized investment losses, net of taxes	(0.12)	(0.01)	(33)	(3)												
Shareholders' income from continuing operations ⁽⁷⁾	2.34	1.16	642	328												
Shareholders' income from discontinued operations	-	0.01	1	2												
Shareholders' net income ⁽⁷⁾	\$ 2.34	\$ 1.17	\$ 643	\$ 330												

(1) All earnings per share figures reflect the adoption of FSP EITF 03-06-1, which requires non-vested restricted stock grants with non-forfeitable dividend rights to be included in weighted average shares outstanding.

(2) CIGNA measures the financial results of its segments using "segment earnings (loss)," which is defined as shareholders' income (loss) from continuing operations before net realized investment gains (losses). Adjusted income (loss) from operations is defined as segment earnings excluding special items and results of CIGNA's guaranteed minimum income benefit business.

(3) The three and six months ended June 30, 2009 reflect a pre-tax curtailment benefit of \$46 million (\$30 million after-tax) resulting from the freeze of CIGNA's pension plans.

(4) The three and six months ended June 30, 2009 include a pre-tax charge of \$14 million (\$9 million after-tax) related to the cost reduction plan.

(5) The six months ended June 30, 2009 include a net tax benefit of \$20 million resulting from the completion of the 2005 and 2006 IRS examinations.

(6) The six months ended June 30, 2008 include a pre-tax charge of \$80 million (\$52 million after-tax) in Corporate for the second quarter of 2008 and a pre-tax charge of \$37 million (\$24 million after-tax) in Health Care for the first quarter of 2008, both of which related to litigation matters.

(7) Shareholders' income (loss) from continuing operations and shareholders' net income (loss) are presented in accordance with generally accepted accounting principles (GAAP). Effective January 1, 2009, CIGNA adopted SFAS No. 160, "Noncontrolling Interests in Consolidated Financial Statements" which requires income attributable to noncontrolling interests to be included in net income, but then subtracted to determine "shareholders' net income."

CIGNA Corporation
Consolidated Income Statements (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees	\$ 4,013	\$ 4,218	(5)%	\$ 8,064	\$ 8,069	-%
Net investment income	260	265	(2)	489	530	(8)
Mail order pharmacy revenues ⁽¹⁾	316	286	10	628	582	8
Other revenues ⁽²⁾	(83)	113	-	134	256	(48)
Net realized investment losses	(18)	(19)	5	(54)	(5)	(980)
Total revenues	<u>4,488</u>	<u>4,863</u>	(8)	<u>9,261</u>	<u>9,432</u>	(2)
Benefits and Expenses:						
Health Care medical claims expense	1,748	1,917	(9)	3,528	3,661	(4)
Other benefit expenses	689	900	(23)	1,797	1,828	(2)
Mail order pharmacy cost of goods sold	255	227	12	507	466	9
Policy acquisition expenses	115	120	(4)	236	241	(2)
Guaranteed minimum income benefits (income) expense ⁽³⁾	(164)	(49)	(235)	(196)	255	-
Other operating expenses excluding special items	1,247	1,255	(1)	2,509	2,377	6
Special item(s) ⁽⁴⁾	(32)	80	-	(23)	117	-
Total benefits and expenses	<u>3,858</u>	<u>4,450</u>	(13)	<u>8,358</u>	<u>8,945</u>	(7)
Income from continuing operations before income taxes	<u>630</u>	<u>413</u>	53	<u>903</u>	<u>487</u>	85
Income taxes (benefits): ⁽⁵⁾						
Current	155	132	17	70	209	(67)
Deferred	40	8	400	190	(51)	-
Total taxes	<u>195</u>	<u>140</u>	39	<u>260</u>	<u>158</u>	65
Income from continuing operations	435	273	59	643	329	95
Income (loss) from discontinued operations	-	(1)	-	1	2	(50)
Net income	\$ 435	\$ 272	60	\$ 644	\$ 331	95
Less: net income attributable to noncontrolling interest	-	-	-	1	1	-
Shareholders' net income	\$ 435	\$ 272	60 %	\$ 643	\$ 330	95 %

(1) Reflects revenues for non-risk pharmacy mail order fulfillment services.

(2) Includes pre-tax losses of \$188 million for the second quarter of 2009 and \$71 million for the six months of 2009, and pre-tax gains of \$6 million for the second quarter of 2008 and \$48 million for the six months of 2008 from futures contracts entered into as part of a dynamic hedge program to manage equity risks in CIGNA's run-off reinsurance operations. CIGNA recorded corresponding offsets in benefits and expenses to adjust liabilities for reinsured guaranteed minimum death benefit contracts. For more information, please refer to CIGNA's Form 10-Q for the period ended June 30, 2009 which is expected to be filed on July 30, 2009.

(3) The six months ended June 30, 2008 include a pre-tax charge of \$202 million (\$131 million after-tax) on the adoption of SFAS No. 157 for guaranteed minimum income benefit contracts.

(4) The three and six months ended June 30, 2009 reflect a pre-tax curtailment benefit of \$46 million (\$30 million after-tax) resulting from the freeze of CIGNA's pension plans. The three and six months ended June 30, 2009 include a pre-tax charge of \$14 million (\$9 million after-tax) related to the cost reduction plan. The six months ended June 30, 2009 include a pre-tax charge of \$9 million in conjunction with the completion of the 2005 and 2006 IRS examinations. See Note 5 below for more information. The six months ended June 30, 2008 include a pre-tax charge of \$80 million (\$52 million after-tax) in Corporate for the second quarter of 2008 and a pre-tax charge of \$37 million (\$24 million after-tax) in Health Care for the first quarter of 2008, both of which related to litigation matters.

(5) The six months ended June 30, 2009 include a tax benefit of \$29 million resulting from the completion of the 2005 and 2006 IRS examinations. These tax benefits are partially offset by the pre-tax charge of \$9 million discussed in (4) above, resulting in a net after-tax benefit of \$20 million. This amount is being treated as a special item.

CIGNA Corporation
Consolidated Balance Sheets

(Dollars in millions)

	As of June 30, 2009 (Unaudited)	As of December 31, 2008		As of June 30, 2009 (Unaudited)	As of December 31, 2008
Assets			Liabilities		
Investments:			Contractholder deposit funds		
Fixed maturities, at fair value ⁽¹⁾ (amortized cost, \$12,166 and \$11,492)	\$ 12,495	\$ 11,781		\$ 8,555	\$ 8,539
Equity securities, at fair value (cost, \$124 and \$140)	93	112	Future policy benefits	8,267	8,754
Commercial mortgage loans ⁽²⁾	3,578	3,617	Unpaid claims and claim expenses	4,042	4,037
Policy loans	1,570	1,556	Health Care medical claims payable	947	924
Real estate	122	53	Unearned premiums and fees	406	414
Other long-term investments	595	632	Total insurance and contractholder liabilities	22,217	22,668
Short-term investments	105	236	Accounts payable, accrued expenses and other liabilities ⁽³⁾	5,831	6,869
Total investments	18,558	17,987	Short-term debt	106	301
Cash and cash equivalents	1,022	1,342	Long-term debt	2,435	2,090
Accrued investment income	229	225	Nonrecourse obligations	25	16
Premiums, accounts and notes receivable	1,500	1,407	Separate account liabilities	6,537	5,864
Reinsurance recoverables	6,782	6,973	Total liabilities	37,151	37,808
Deferred policy acquisition costs	835	789	Shareholders' Equity		
Property and equipment	805	804	Common stock	88	88
Deferred income taxes, net	1,285	1,617	Additional paid-in capital	2,506	2,502
Goodwill	2,876	2,878	Net unrealized appreciation (depreciation) - fixed maturities ⁽⁴⁾	\$ 100	\$ (147)
Other assets, including other intangibles	1,220	1,520	Net unrealized appreciation - equity securities	7	7
Separate account assets	6,537	5,864	Net unrealized depreciation - derivatives	(21)	(13)
			Net translation of foreign currencies	(46)	(60)
			Postretirement benefits liability adjustment	(877)	(861)
			Accumulated other comprehensive loss	(837)	(1,074)
			Retained earnings ⁽⁴⁾	7,986	7,374
			Less treasury stock, at cost	(5,254)	(5,298)
			Total shareholders' equity	4,489	3,592
			Noncontrolling interest ⁽³⁾	9	6
			Total equity	4,498	3,598
Total assets	\$ 41,649	\$ 41,406	Total liabilities and equity	\$ 41,649	\$ 41,406

(1) Refer to the Summary of Fixed Maturities - Asset Quality / Type - Fair Value exhibit on page 5 and Summary of Fixed Maturities - Analysis of Amortized Cost vs. Fair Value exhibit on page 6.

(2) Refer to the Summary of Commercial Mortgage Loan Distribution exhibit by property type and geographic region on page 7.

(3) Refer to Basis of Presentation for more information associated with CIGNA's adoption of SFAS No. 160 effective January 1, 2009.

(4) Refer to the Basis of Presentation for more information associated with CIGNA's adoption of FASB FSP No. 115-2 effective April 1, 2009. The cumulative effect of adoption increased the Company's retained earnings with an offsetting decrease to accumulated other comprehensive income of \$18 million, with no overall change to shareholders' equity.

CIGNA Corporation
Summary of Fixed Maturities (unaudited)
Asset Quality / Type
Fair Value

(Dollars in millions)

Sector	As of June 30, 2009				As of December 31, 2008			
	Public	Private	Total ⁽¹⁾		Public	Private	Total ⁽¹⁾	
United States Government	\$ 592	\$ -	\$ 592	5%	\$ 762	\$ -	\$ 762	7%
States and Local Government	2,471	7	2,478	20%	2,479	7	2,486	21%
Foreign Government	891	82	973	7%	890	54	944	8%
Government	3,954	89	4,043	32%	4,131	61	4,192	36%
Basic Industry	493	804	1,297	11%	414	766	1,180	10%
Capital Goods	331	704	1,035	8%	277	582	859	7%
Communications	415	125	540	4%	355	123	478	4%
Consumer	708	943	1,651	13%	552	783	1,335	11%
Electric and Utility	316	559	875	7%	256	558	814	7%
Energy and Natural Gas	408	688	1,096	9%	273	609	882	8%
Financial	944	316	1,260	10%	896	302	1,198	10%
Other	81	8	89	1%	103	7	110	1%
Corporate	3,696	4,147	7,843	63%	3,126	3,730	6,856	58%
Collateralized Debt Obligations	14	-	14	0%	19	-	19	0%
Credit Card	2	-	2	0%	10	-	10	0%
Home Equity	2	-	2	0%	2	-	2	0%
Foreign Bank Obligations	-	380	380	4%	-	489	489	5%
Other	3	50	53	0%	-	51	51	0%
Asset-Backed Securities	21	430	451	4%	31	540	571	5%
Commercial Mortgage-Backed Securities	122	-	122	1%	123	-	123	1%
Collateralized Mortgage Obligations	35	1	36	0%	38	1	39	0%
Total Fixed Maturities ⁽²⁾	\$ 7,828	\$ 4,667	\$ 12,495	100%	\$ 7,449	\$ 4,332	\$ 11,781	100%
% of Fixed Maturities	63%	37%	100%		63%	37%	100%	

(1) 91% and 92% of fixed maturities were investment grade as of June 30, 2009 and December 31, 2008 respectively. The remaining 9% and 8% of below investment grade holdings are invested mainly in corporate debt, split relatively evenly between public and private placements.

(2) Amortized cost, net of asset write downs for problem and potential problem bonds, were \$188 million and \$161 million as of June 30, 2009 and December 31, 2008 respectively. For more information, please refer to CIGNA's Form 10-Q for the period ended June 30, 2009 which is expected to be filed on July 30, 2009.

CIGNA Corporation
Summary of Fixed Maturities (unaudited)
Analysis of Amortized Cost vs. Fair Value

(Dollars in millions)

Sector	As of June 30, 2009				As of December 31, 2008			
	Amortized Cost	Unrealized Appreciation	Unrealized Depreciation	Fair Value	Amortized Cost	Unrealized Appreciation	Unrealized Depreciation	Fair Value
United States Government	\$ 392	\$ 201	\$ 1	592	\$ 359	\$ 403	\$ -	\$ 762
States and Local Government	2,351	145	18	2,478	2,391	117	22	2,486
Foreign Government	945	37	9	973	882	70	8	944
Government	3,688	383	28	4,043	3,632	590	30	4,192
Basic Industry	1,290	43	36	1,297	1,237	26	83	1,180
Capital Goods	1,056	33	54	1,035	958	18	117	859
Communications	535	24	19	540	494	7	23	478
Consumer	1,632	63	45	1,650	1,397	32	94	1,335
Electric and Utility	856	39	19	876	817	28	31	814
Energy and Natural Gas	1,062	59	24	1,097	904	21	43	882
Financial	1,330	39	109	1,260	1,310	24	136	1,198
Other	88	3	3	88	101	11	2	110
Corporate	7,849	303	309	7,843	7,218	167	529	6,856
Collateralized Debt Obligations	25	-	11	14	22	-	3	19
Credit Card	2	-	-	2	10	-	-	10
Home Equity	2	-	-	2	2	-	-	2
Foreign Bank Obligations	371	22	13	380	365	128	4	489
Other	56	-	3	53	57	-	6	51
Asset-Backed Securities	456	22	27	451	456	128	13	571
Commercial Mortgage-Backed Securities	138	3	19	122	148	-	25	123
Collateralized Mortgage Obligations	35	1	-	36	38	1	-	39
Total Fixed Maturities	\$ 12,166	\$ 712	\$ 383	12,495	\$ 11,492	\$ 886	\$ 597	\$ 11,781

CIGNA Corporation
Summary of Commercial Mortgage Loans (unaudited)
As of June 30, 2009

(Dollars in millions)

Geographic Region	Property Type						Total ⁽¹⁾	% of Mortgage Loans
	Office Buildings	Apartment Buildings	Industrial	Hotels	Retail	Other		
Massachusetts	252	176	12	18	16	-	474	13%
Connecticut	-	25	8	-	20	-	53	2%
New England	\$ 252 \$	201 \$	20 \$	18 \$	36 \$	- \$	527	15%
New York	158	-	-	82	-	20	260	7%
Other ⁽³⁾	44	52	-	38	-	-	134	4%
Middle Atlantic	202 \$	52 \$	- \$	120 \$	-	20	394	11%
Florida	13	36	131	9	65	-	254	7%
Georgia	11	74	79	30	16	-	210	6%
South Carolina	-	12	136	-	-	-	148	4%
Virginia	-	30	-	75	22	-	127	4%
Other ⁽³⁾	19	18	-	-	-	-	37	1%
South Atlantic	43	170	346	114	103	-	776	22%
Texas	66	90	-	-	48	-	204	6%
Tennessee	-	11	1	49	35	-	96	2%
Other ⁽³⁾	128	17	44	-	20	-	209	6%
Central	194	118	45	49	103	-	509	14%
Colorado	73	148	26	44	-	-	291	8%
Other ⁽³⁾	34	-	3	4	-	-	41	1%
Mountain	107	148	29	48	-	-	332	9%
California	244	215	15	160	126	24	784	22%
Washington	15	65	8	-	70	-	158	4%
Oregon	36	-	48	14	-	-	98	3%
Pacific	295	280	71	174	196	24	1,040	29%
Totals	\$ 1,093 \$	969 \$	511 \$	523 \$	438 \$	44 \$	3,578	100%
% of Mortgage Loans	31%	27%	14%	15%	12%	1%	100%	

Loan to Value % ⁽²⁾	Property Type						Total ⁽¹⁾	% of Mortgage Loans
	Office Buildings	Apartment Buildings	Industrial	Hotels	Retail	Other		
	75%	82%	83%	76%	73%	61%	78%	
Origination Years								
Pre-2005	\$ 278 \$	231 \$	149 \$	51 \$	224 \$	- \$	933	26%
2005	146	179	119	168	63	-	675	19%
2006	274	415	171	97	83	44	1,084	30%
2007	212	114	-	25	20	-	371	10%
2008	147	30	72	182	48	-	479	14%
2009	36	-	-	-	-	-	36	1%
Totals	\$ 1,093 \$	969 \$	511 \$	523 \$	438 \$	44 \$	3,578	100%

Loan to Value Distribution ⁽²⁾		
Loan to Value Ratios	Amortized Cost	% of Mortgage Loans
Below 50%	\$ 375	11%
50% to 59%	226	6%
60% to 69%	474	13%
70% to 79%	571	16%
80% to 89%	945	26%
90% to 99%	755	21%
100% or above	232	7%
Totals	\$ 3,578	100%

(1) Problem and potential problem commercial mortgage loan amortized cost, net of valuation reserves, was \$321 million and \$92 million respectively as of June 30, 2009 and December 31, 2008. For more information, please refer to the Investment Assets section in the Management's Discussion and Analysis section of CIGNA's Form 10-Q for the period ended June 30, 2009 which is expected to be filed on July 30, 2009.

(2) Valuations are internal estimates based on the most recent full year audited financial statements and budgets/projections for the next year, considering occupancy, rental rates, operating costs, and other relevant information. The values are determined as part of an annual review process which was completed during the second quarter 2009. For more information, please refer to CIGNA's Form 10-Q for the period ended June 30, 2009 which is expected to be filed on July 30, 2009.

(3) Represents states in a region with a concentration of less than 3%.

CIGNA Corporation
Stock and Balance Sheet Analyses (unaudited)

<i>(In millions, except per share data)</i>		Three Months Ended June 30,		Six Months Ended June 30,	
		2009	2008	2009	2008
Price range of common stock:	High	\$ 25.60	\$ 44.43	\$ 25.60	\$ 56.98
	Low	\$ 16.84	\$ 35.07	\$ 12.68	\$ 35.07
Market price (as of end of period)				\$ 24.09	\$ 35.39
Dividends declared per share		\$ -	\$ -	\$ 0.040	\$ 0.040
Common dividends declared		\$ -	\$ -	\$ 11	\$ 11
		As of June 30,		As of December 31,	
		2009	2008	2008	
Common shares outstanding (in thousands)		272,722	275,355	271,036	
Book value per share		\$ 16.46	\$ 17.26	\$ 13.25	

CIGNA Corporation
Condensed Consolidated Statements of Cash Flows (unaudited)

(Dollars in millions)

	Six Months Ended June 30,	
	2009	2008
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	\$ 644	\$ 331
Adjustments to reconcile net income to net cash provided by operating activities:		
(Income) from discontinued operations	(1)	(2)
(Income) attributable to noncontrolling interest	(1)	(1)
Insurance liabilities	(72)	62
Reinsurance recoverables	10	58
Deferred policy acquisition costs	(38)	(54)
Premiums, accounts and notes receivable	(90)	28
Other assets	292	(284)
Accounts payable, accrued expenses and other liabilities	(1,076)	363
Current income taxes	41	(4)
Deferred income taxes	190	(51)
Realized investment losses	54	5
Depreciation and amortization	145	117
Gains on sales of businesses (excluding discontinued operations)	(16)	(19)
Proceeds from sales of mortgage loans held for sale	1	-
Other, net	29	10
Net cash provided by operating activities	112	559
Net cash (used in) investing activities	(648)	(2,347)
Net cash provided by financing activities	211	623
Effect of foreign currency rate changes on cash and cash equivalents	5	-
Net decrease in cash and cash equivalents	(320)	(1,165)
Cash and cash equivalents, beginning of period	1,342	1,970
Cash and cash equivalents, end of period	\$ 1,022	\$ 805

CIGNA Corporation
Health Care
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees	\$ 2,855	\$ 3,065	(7)%	\$ 5,766	\$ 5,769	-%
Net investment income	46	53	(13)	80	100	(20)
Mail order pharmacy revenues	316	286	10	628	582	8
Other revenues	69	69	-	135	133	2
Segment revenues	<u>3,286</u>	<u>3,473</u>	(5)	<u>6,609</u>	<u>6,584</u>	-
Benefits and Expenses:						
Health Care medical claims expense	1,748	1,917	(9)	3,528	3,661	(4)
Other benefit expenses	38	53	(28)	86	102	(16)
Mail order pharmacy cost of goods sold	255	227	12	507	466	9
Policy acquisition expenses	36	33	9	74	66	12
Other operating expenses excluding special items	933	958	(3)	1,900	1,791	6
Special item(s) ⁽¹⁾	(26)	-	-	(26)	37	-
Benefits and expenses	<u>2,984</u>	<u>3,188</u>	(6)	<u>6,069</u>	<u>6,123</u>	(1)
Income before income taxes	302	285	6	540	461	17
Income taxes ⁽²⁾	108	104	4	191	166	15
Segment earnings, after-tax	194	181	7	349	295	18
Less: Special items, after-tax ⁽¹⁾⁽²⁾	17	-	-	18	(24)	-
Adjusted income from operations	\$ 177	\$ 181	(2)%	\$ 331	\$ 319	4%
Net realized investment gains (losses), net of taxes	\$ (11)	\$ (1)	-%	\$ (16)	\$ 8	-%

(1) Includes a curtailment benefit of \$39 million (\$25 million after-tax) for the three and six months ended June 30, 2009 resulting from the freeze of CIGNA's pension plans. Includes a pre-tax charge of \$13 million (\$8 million after-tax) for the three and six months ended June 30, 2009 related to the cost reduction plan. Includes a pre-tax charge of \$37 million (\$24 million after-tax) for the first quarter of 2008 related to litigation matters.

(2) Includes a \$1 million tax benefit for the six months ended June 30, 2009 resulting from the completion of the 2005 and 2006 IRS examinations.

CIGNA Corporation
Health Care
Revenue Analysis (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Premiums:						
Medical:						
Guaranteed cost excluding voluntary / limited benefits ⁽¹⁾	\$ 786	\$ 898	(12) %	\$ 1,583	\$ 1,788	(11) %
Voluntary / Limited Benefits	58	52	12	118	102	16
Experience-rated ⁽²⁾	426	496	(14)	858	989	(13)
Stop loss	320	351	(9)	653	511	28
Dental	185	195	(5)	371	394	(6)
Medicare	153	101	51	291	196	48
Medicare Part D	75	87	(14)	166	190	(13)
Other	127	128	(1)	258	257	-
Total medical	2,130	2,308	(8)	4,298	4,427	(3)
Life and other non-medical	46	58	(21)	96	94	2
Total Premiums	2,176	2,366	(8)	4,394	4,521	(3)
Fees ⁽³⁾	679	699	(3)	1,372	1,248	10
Mail order pharmacy revenues ⁽⁴⁾	316	286	10	628	582	8
Other revenues ⁽⁵⁾	69	69	-	135	133	2
Net investment income	46	53	(13)	80	100	(20)
Segment revenues	\$ 3,286	\$ 3,473	(5) %	\$ 6,609	\$ 6,584	- %

(1) Includes guaranteed cost premiums primarily associated with open access and commercial HMO, as well as other risk-related products.

(2) Minimum premium funding arrangements combine insurance protection with an element of self-funding. The policyholder assumes the risk for, and self-funds, claim costs up to a predetermined aggregate, maximum amount, and CIGNA bears the risk for claim costs incurred in excess of that amount, but has the potential to recover this excess from policyholders that renew their minimum premium contracts with CIGNA. Accordingly, minimum premium funding arrangements have a risk profile similar to retrospectively experience-rated funding arrangements and therefore minimum premium members are presented with experience-rated members. The risk portion of minimum premium revenue is reported in experience-rated premium whereas the self-funding portion of minimum premium revenue is recorded in fees.

(3) Fees represent administrative service fees for medical members and related specialty products and also include fees related to Medicare Part D of \$27 million for the second quarter of 2009, \$53 million for the six months of 2009, \$24 million for the second quarter of 2008, and \$48 million for the six months of 2008.

(4) Reflects revenues for non-risk pharmacy mail order fulfillment services.

(5) Includes amounts relating to Medicare Claim Administration of \$26 million for the second quarter of 2009, \$48 million for the six months of 2009, \$25 million for the second quarter of 2008, and \$47 million for the six months of 2008. Net of this item, Other revenues primarily reflect non-risk revenues for direct channel specialty products.

CIGNA Corporation
Health Care
Key Metrics (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
OTHER OPERATING EXPENSES						
EXCLUDING SPECIAL ITEMS:						
Pharmacy expenses ⁽¹⁾	\$ 47	\$ 45	4 %	\$ 91	\$ 93	(2)%
Medicare Part D expenses	17	15	13	30	29	3
Disease management expenses	41	43	(5)	87	87	-
Transformation amortization expenses	19	22	(14)	38	44	(14)
Voluntary / limited benefits expenses ⁽²⁾	16	16	-	33	32	3
Medicare claim administration	29	25	16	49	47	4
Great-West Integration ⁽³⁾	23	15	53	35	21	67
Other operating expenses	741	777	(5)	1,537	1,438	7
Other operating expenses excluding special items	\$ 933	\$ 958	(3)%	\$ 1,900	\$ 1,791	6 %

(1) Includes expenses supporting both mail order and retail pharmacy operations.

(2) Represents operating expenses of the Star HRG voluntary / limited benefits business acquired in July 2006.

(3) Acquisition of Great-West Healthcare effective April 1, 2008.

RATIOS:	Three Months Ended June 30,		Change <i>Better (Worse)</i>	Six Months Ended June 30,		Change <i>Better (Worse)</i>
	2009	2008		2009	2008	
Guaranteed Cost loss ratio (excluding voluntary / limited benefits) ⁽⁴⁾	86.7 %	86.0 %	(0.7)	84.8 %	84.9 %	0.1
Guaranteed Cost loss ratio (including voluntary / limited benefits) ⁽⁴⁾	85.2 %	84.9 %	(0.3)	83.4 %	83.6 %	0.2
Medicare Part D loss ratio (excluding fees)	119.2 %	104.4 %	(14.8)	123.1 %	109.9 %	(13.2)

(4) The Guaranteed Cost loss ratio excludes the stop loss products associated with experience-rated and service members.

CIGNA Corporation
Health Care
Covered Lives (unaudited)

ESTIMATED COVERED LIVES:	As of June 30,			As of December 31,	
	2009	2008	Change	2008	Change
<i>(Lives in thousands)</i>					
Medical membership :					
Guaranteed cost excluding voluntary / limited benefits ⁽¹⁾	769	960	(20)%	891	(14)%
Voluntary / Limited Benefits	223	204	9	201	11
Medicare	49	34	44	35	40
Total guaranteed cost	1,041	1,198	(13)	1,127	(8)
Experience-rated ⁽²⁾	773	929	(17)	864	(11)
Service ⁽³⁾	9,375	9,940	(6)	9,688	(3)
Total medical membership	11,189	12,067	(7)%	11,679	(4)%
Non-medical membership :					
Medicare Part D ⁽⁴⁾	306	326	(6)%	326	(6)%
Dental ⁽⁵⁾	10,095	10,748	(6)%	10,615	(5)%
Behavioral care ⁽⁵⁾	17,890	18,583	(4)%	18,169	(2)%
Pharmacy ⁽⁵⁾	5,908	6,391	(8)%	6,203	(5)%

(1) Includes guaranteed cost premiums primarily associated with open access and commercial HMO, as well as other risk-related products.

(2) Includes minimum premium members, who have a risk profile similar to experience-rated funding arrangements. Also, includes certain non-participating cases for which special customer level reporting of experience is required.

(3) Includes Great-West Healthcare members.

(4) Reflects members enrolled in CIGNA's Medicare Part D program, which provides access to prescription medications through a nationwide pharmacy network.

(5) Reflects members enrolled in CIGNA's dental, behavioral care or managed pharmacy programs, which provide access to services through a nationwide network. These members may also be medical members, or they may have stand-alone dental, behavioral care or pharmacy coverage.

CIGNA Corporation
Disability and Life
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees:						
Life	\$ 328	\$ 305	8 %	\$ 662	\$ 613	8 %
Disability	262	254	3	530	501	6
Other	71	79	(10)	141	155	(9)
Total premiums and fees	661	638	4	1,333	1,269	5
Net investment income	61	64	(5)	118	128	(8)
Other revenues	28	31	(10)	57	61	(7)
Segment revenues	750	733	2	1,508	1,458	3
Benefits and Expenses:						
Benefit expenses	455	468	(3)	967	941	3
Policy acquisition expenses	-	1	-	2	3	(33)
Other operating expenses excluding special items	168	162	4	332	316	5
Special item(s) ⁽¹⁾	(5)	-	-	(5)	-	-
Benefits and expenses	618	631	(2)	1,296	1,260	3
Income before income taxes	132	102	29	212	198	7
Income taxes ⁽²⁾	39	29	34	56	57	(2)
Segment earnings, after-tax	93	73	27	156	141	11
Less: Special items, after-tax ^{(1) (2)}	3	-	-	8	-	-
Adjusted income from operations	\$ 90	\$ 73	23 %	\$ 148	\$ 141	5 %
Net realized investment gains (losses), net of taxes	\$ 3	\$ (4)	-%	\$ (7)	\$ (6)	(17)%

(1) Includes a curtailment benefit of \$6 million (\$4 million after-tax) for the three and six months ended June 30, 2009 resulting from the freeze of CIGNA's pension plans. Includes a pre-tax charge of \$1 million (\$1 million after-tax) for the three and six months ended June 30, 2009 related to the cost reduction plan.

(2) Includes a \$5 million tax benefit for the six months ended June 30, 2009 resulting from the completion of the 2005 and 2006 IRS examinations.

CIGNA Corporation
International
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees	\$ 462	\$ 479	(4)%	\$ 896	\$ 951	(6)%
Net investment income	17	19	(11)	33	39	(15)
Other revenues	5	4	25	10	7	43
Segment revenues	<u>484</u>	<u>502</u>	(4)	<u>939</u>	<u>997</u>	(6)
Benefits and Expenses:						
Benefit expenses	264	257	3	506	507	-
Policy acquisition expenses	77	85	(9)	156	169	(8)
Other operating expenses excluding special items	74	85	(13)	143	165	(13)
Special item(s) ⁽¹⁾	<u>(1)</u>	-	-	<u>(1)</u>	-	-
Benefits and expenses	<u>414</u>	<u>427</u>	(3)	<u>804</u>	<u>841</u>	(4)
Income before income taxes	70	75	(7)	135	156	(13)
Income taxes ⁽²⁾	6	27	(78)	28	55	(49)
Income attributable to noncontrolling interest	-	-	-	1	1	-
Segment earnings, after-tax	64	48	33	106	100	6
Less: Special items, after-tax ⁽¹⁾⁽²⁾	1	-	-	2	-	-
Adjusted income from operations	\$ 63	\$ 48	31 %	\$ 104	\$ 100	4 %
Net realized investment gains, net of taxes	\$ 3	\$ -	-%	\$ 1	\$ -	-%

(1) Includes a curtailment benefit of \$1 million (\$1 million after-tax) for the three and six months ended June 30, 2009 resulting from the freeze of CIGNA's pension plans.

(2) Includes a \$1 million tax benefit for the six months ended June 30, 2009 resulting from the completion of the 2005 and 2006 IRS examinations.

CIGNA Corporation
Run-off Reinsurance
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees	\$ 6	\$ 9	(33)%	\$ 12	\$ 25	(52)%
Net investment income	34	23	48	58	45	29
Other revenues ⁽¹⁾	(189)	5	-	(74)	46	-
Segment revenues	<u>(149)</u>	<u>37</u>	-	<u>(4)</u>	<u>116</u>	-
Benefits and Expenses:						
Benefit expenses	(165)	21	-	45	82	(45)
Guaranteed minimum income benefits (income) expense ⁽²⁾	(164)	(49)	(235)	(196)	255	-
Other operating expenses	8	5	60	15	15	-
Benefits and expenses	<u>(321)</u>	<u>(23)</u>	-	<u>(136)</u>	<u>352</u>	-
Income (loss) before income taxes	172	60	187	132	(236)	-
Income taxes (benefits)	60	18	233	46	(89)	-
Segment income (loss), after-tax	112	42	167	86	(147)	-
Results of guaranteed minimum income benefits business, after-tax:						
Charge on adoption of SFAS No. 157	-	-	-	-	(131)	-
Results of guaranteed minimum income benefits business, excluding charge on adoption of SFAS No. 157 ⁽³⁾	<u>110</u>	<u>34</u>	<u>224</u>	<u>133</u>	<u>(30)</u>	-
Total	110	34	224	133	(161)	-
Adjusted income (loss) from operations	\$ 2	\$ 8	(75)%	\$ (47)	\$ 14	-%
Net realized investment losses, net of taxes	\$ (3)	\$ (4)	25 %	\$ (6)	\$ (2)	(200)%

(1) Includes pre-tax losses of \$188 million for the second quarter of 2009 and \$71 million for the six months of 2009, and pre-tax gains of \$6 million for the second quarter of 2008 and \$48 million for the six months of 2008 from futures contracts entered into as part of a dynamic hedge program to manage equity risks in CIGNA's run-off reinsurance operations. CIGNA recorded corresponding offsets in benefits and expenses to adjust liabilities for reinsured guaranteed minimum death benefit contracts. For more information, please refer to CIGNA's Form 10-Q for the period ended June 30, 2009 which is expected to be filed on July 30, 2009.

(2) The six months ended June 30, 2008 include a pre-tax charge of \$202 million (\$131 million after-tax) on the adoption of SFAS No. 157 for guaranteed minimum income benefit contracts.

(3) Results of guaranteed minimum income benefits business include "Guaranteed minimum income benefits (income) expense," as well as net investment income and income taxes associated with this business.

CIGNA Corporation
Other Operations
Segment Earnings (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Premiums and fees	\$ 29	\$ 27	7 %	\$ 57	\$ 55	4 %
Net investment income	102	105	(3)	200	209	(4)
Other revenues	17	18	(6)	33	36	(8)
Segment revenues	<u>148</u>	<u>150</u>	(1)	<u>290</u>	<u>300</u>	(3)
Benefits and Expenses:						
Benefit expenses	100	104	(4)	200	203	(1)
Policy acquisition expenses	2	1	100	4	3	33
Other operating expenses excluding the special item	14	12	17	29	28	4
Special item(s) ⁽¹⁾	-	-	-	9	-	-
Benefits and expenses	<u>116</u>	<u>117</u>	(1)	<u>242</u>	<u>234</u>	3
Income before income taxes	32	33	(3)	48	66	(27)
Income taxes ⁽²⁾	11	11	-	8	22	(64)
Segment earnings, after-tax	21	22	(5)	40	44	(9)
Less: Special items, after-tax ⁽²⁾	-	-	-	1	-	-
Adjusted income from operations	<u>\$ 21</u>	<u>\$ 22</u>	<u>(5)%</u>	<u>\$ 39</u>	<u>\$ 44</u>	<u>(11)%</u>
Net realized investment losses, net of taxes	<u>\$ (1)</u>	<u>\$ (3)</u>	<u>67 %</u>	<u>\$ (5)</u>	<u>\$ (3)</u>	<u>(67)%</u>

(1) Reflects a \$9 million charge for the six months ended June 30, 2009 in conjunction with completion of the 2005 and 2006 IRS examination. See Note 2 below for more information.

(2) Includes a tax benefit of \$10 million for the six months ended June 30, 2009 resulting from completion of the 2005 and 2006 IRS examinations. This tax benefit is substantially offset by the pre-tax charge of \$9 million discussed in (1) above, resulting in a net after-tax benefit of \$1 million. This amount is being treated as a special item.

CIGNA Corporation
Corporate (unaudited)

(Dollars in millions)

	Three Months Ended June 30,			Six Months Ended June 30,		
	2009	2008	Change	2009	2008	Change
Revenues:						
Net investment income	\$ -	\$ 1	-%	\$ -	\$ 9	-%
Other revenues ⁽¹⁾	(13)	(14)	7	(27)	(27)	-
Segment revenues	(13)	(13)	-	(27)	(18)	(50)
Benefits and Expenses:						
Benefit expenses ⁽¹⁾	(3)	(3)	-	(7)	(7)	-
Other operating expenses	50	33	52	90	62	45
Special item(s) ⁽³⁾	-	80	-	-	80	-
Benefits and expenses	47	110	(57)	83	135	(39)
Loss before income tax benefits	(60)	(123)	51	(110)	(153)	28
Income tax benefits ⁽²⁾	(20)	(42)	52	(48)	(51)	6
Loss, after-tax	(40)	(81)	51	(62)	(102)	39
Less: Special items, after-tax ^{(2) (3)}	-	(52)	-	12	(52)	-
Adjusted loss from operations	\$ (40)	\$ (29)	(38)%	\$ (74)	\$ (50)	(48)%
Net realized investment gains (losses), net of taxes	\$ -	\$ -	-%	\$ -	\$ -	-%

(1) Other revenues and Benefit expenses include amounts for elimination of intercompany revenues and expenses.

(2) Includes a \$12 million tax benefit for the six months ended June 30, 2009 resulting from the completion of the 2005 and 2006 IRS examinations.

(3) Reflects a pre-tax charge of \$80 million (\$52 million after-tax) for the second quarter of 2008 related to litigation matters.