

# CIGNA

## Group Universal Life Insurance

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roup Universal Life Insurance (GUL) is a highly flexible financial planning tool. It combines substantial amounts of guaranteed issue life insurance with a Cash Accumulation Fund that earns tax-deferred interest at competitive rates.

### Advantages for Employers

- **ENRICHED** employee benefit program.
- **ABILITY TO OFFER** a tax-advantaged, wealth accumulation vehicle.
- **DEMONSTRATES CONCERN** for employee welfare and aids recruiting, hiring and retention.
- **CIGNA'S ADMINISTRATIVE SERVICES** can help reduce employer's workload by taking care of employee education and communications, enrollment, payroll deductions and claims management.
- **DEDICATED STAFF:** Implementation Coordinator, Local Account Executive, Local Service Representative, Customer Service Representatives.

### Advantages for Employees

- **GUARANTEED ISSUE** coverage amounts available.
- **TAX SAVINGS** through deferral of income tax on earned interest, and exclusion of death benefit from income.
- **COMPETITIVE** interest rate.
- **ACCESS TO THE CIGNASSURANCE PROGRAM<sup>SM</sup>** which provides a package of financial, bereavement and legal services to Life, Accidental Death and Terminal Illness beneficiaries.
- **PORTABLE INSURANCE COVERAGE** upon termination or retirement, as long as group policy is active.
- **INCREASE** in benefit amount with earnings increases with Automatic Increase Option.
- **FAMILY COVERAGE** is available.
- **COVERAGE AMOUNTS** and contributions are flexible (subject to Internal Revenue Code limits).
- **AFFORDABLE** group rates.
- **CASH ACCUMULATION FUND** participation available.
- **CONVENIENT PAYROLL DEDUCTIONS** or lump-sum contributions.
- **ACCESS TO CASH VALUE** at any time through loans and withdrawals.
- **DEDICATED** and experienced service team.
- **BENEFIT** never reduces due to age.



**CIGNA Group Insurance**  
Life • Accident • Disability

## Administrative Service Options



### ■ ENROLLMENT METHODS:

- Online via the Internet or through a link from employer's intranet — electronic signatures accepted for medical underwriting and beneficiary designations.
- Telephonic using interactive voice response (initial enrollment only).\*
- Personalized applications.

### ■ ENROLLMENT FEATURES:

- Enrollment Kits
- Enrollment Meetings

### ■ BILLING — electronic data interchange or paper List bill.

### ■ REMITTANCE — electronic funds transfer or check.

## The CIGNAssurance Program<sup>SM</sup> For Beneficiaries

CIGNA's broad employee benefits capabilities and expertise enables us to provide a package of financial, bereavement and legal services to help beneficiaries cope when a loved one passes. This package — included automatically in all Life, Terminal Illness and Accidental Death programs, at no added cost to employers or employees — includes the following services:\*\*

- **EXPERT, PERSONALIZED FINANCIAL GUIDANCE** and needs analysis by a personal account representative.
- **ONE-ON-ONE BEREAVEMENT COUNSELING** with trained, professional behavioral health experts.
- **FREE LEGAL CONSULTATION** and discounted, professional legal services.
- **IMMEDIATE CHECKBOOK ACCESS** to insurance proceeds.

### Available Features

- Automatic Increase Option
- Accelerated Payment Benefit
- Accidental Death and Dismemberment Benefit
- Waiver of Cost of Insurance During Total Disability

*Some features and services listed may require premium adjustments and may not be available to all accounts or in all states.*

*\* Beneficiary and medical underwriting process requires submission of paper form.*

*\*\*These services are available to beneficiaries receiving benefit checks over \$5,000 from CIGNA Group Insurance Life, Accidental Death and Terminal Illness Programs. Phone and face to face counseling sessions must be used within one year of the date the claim is approved. Accounts established in this program are called CIGNAssurance and are not deposit account programs and are not FDIC insured.*



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Life · Accident · Disability

For additional information, please contact your Insurance Advisor, your CIGNA Sales Representative or visit our website at [www.cigna.com](http://www.cigna.com).

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