

The CIGNAssurance® Program for beneficiaries

Providing peace of mind at a time of need

Through CIGNA's broad employee benefits capabilities and expertise, we are able to provide a package of financial, bereavement and legal services to help Life and Personal Accident¹ beneficiaries. The CIGNAssurance Program gives employees greater peace of mind that insured loved ones will have the support they need following their loss.

The CIGNAssurance Program provides:

Bereavement counseling with professional behavioral health experts

- Access to free, confidential bereavement services by phone 24 hours a day, 7 days a week
- Two free face-to-face counseling sessions with CIGNA Behavioral Health experts
- Assistance finding community-based programs including self-help groups, educational programs, nonprofit organizations and public resources

Legal assistance from licensed, practicing attorneys

- Up to 30 minutes of free telephone legal consultation services
- Referral to discounted, professional legal services for help settling the estate, preparing a will or receiving general legal advice (25 percent off usual and customary charges)

Guidebook helps beneficiaries navigate legal and financial responsibilities

- Provides information on probating the estate, investigating additional benefit sources, and financial assessment and planning
- Includes sample letters that beneficiaries can use in their search for additional benefits; downloadable, customizable versions of letters are available at www.cigna.com

Expert financial guidance

- Up to 30 minutes of free telephone consultation with professionals who have extensive experience in financial services (including Certified Public Accountants, Certified Financial Planners, Chartered Financial Consultants, Registered Investment Advisors, Chartered Life Underwriters, Stockbrokers and Personal Financial Specialists)
- Referrals to financial professionals who can assist beneficiaries with additional financial needs²

CIGNAssurance account

- Benefits over \$5,000 are deposited into a free interest-bearing account with draft privileges;³ this gives beneficiaries the time to deal with more pressing issues and helps provide peace of mind that their money is still working for them



CIGNAssurance provides beneficiaries with:

- Bereavement counseling with certified specialists
- Financial information from experienced professionals
- Legal consultation services

The CIGNAssurance package to beneficiaries includes:

- "Where To Go From Here" brochure
- "Looking Ahead" guidebook
- Personalized book of drafts
- Certificate of confirmation

it's time to feel better

¹ These services are available to beneficiaries once they have received benefit checks over \$5,000 from CIGNA Group Insurance Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved.

² Additional charges may apply.

³ This account, called CIGNAssurance®, is not a bank deposit and is not FDIC Insured.

Products and services are provided by operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Life Insurance Company of North America and CIGNA Life Insurance Company of New York. "CIGNA," and the "Tree of Life logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries.

Some features and services listed may not be available to all accounts or in all states. Counseling services are not available under CIGNA Life Insurance Company of New York policies.

