

## CIGNA's Will Preparation Program

# CIGNA makes it easy for you to take charge of those difficult life and health care legal decisions.

*Our will preparation services support an important overall financial planning process and provide a valuable first step to help protect your family's financial future. These services are available at no additional cost to individuals who have CIGNA's life, accident or disability coverage.*

### Think you don't need a will or living will?

If you're like most people, you don't like thinking about planning for your death. However, there are many good reasons why it's important to have a will no matter what your personal circumstances might be. For example, have a say in your health care treatment if you're not able to speak for yourself, assign guardianship for minor children, and organize your assets.

### Why should you and your spouse plan your last wishes and funeral arrangements in advance?

One of the most confusing and conflicting times for many of us is the period surrounding the death of a family member. There are many tasks and decisions to make – all when emotions and stress are high, and time and energy may be low. Advance planning helps relieve these uncertainties for family members left behind and ensures your last wishes are known.

### Not sure how to get started?

Don't worry. CIGNA's Will Center is secure, easy to use, and available to you and your spouse seven days a week, 365 days a year. And, if you have any questions, phone representatives are available to assist you via a toll-free number.<sup>1</sup> Once registered on the site, you will have direct access to a personalized web page, where you can:

- follow an intuitive, interactive, question-and-answer process to create state-specific legal documents tailored to your needs
- create and maintain your personalized legal documents in an estate plan
- preview, edit, download and print your legal documents for execution
- access resources and tools to help with the funeral planning process

### It's easy! Go to [CIGNAWillCenter.com](http://CIGNAWillCenter.com)

To access your personalized web page, simply complete the online registration as a new user. Once completed, you can immediately start building your will and other legal documents.



**Now is the time to get started. Visit [CIGNAWillCenter.com](http://CIGNAWillCenter.com) to create your own personalized estate and funeral plan:**

**Last Will & Testament** – specifies what is to be done with your property when you die, names the executor of your estate and allows you to name a guardian for your minor children

**Living Will** – contains your wishes regarding the use of extraordinary life support or other life-sustaining medical treatment

**Health Care Power of Attorney** – allows you to grant someone permission to make medical decisions if you are unable to make them yourself

**Financial Power of Attorney** – allows you to grant someone permission to make financial decisions on your behalf if you are unable to make them yourself

**Medical Authorization for Minors** – allows you or a guardian to provide authorization for medical personnel to treat your child in the event you are not present

#### Resources to help with funeral planning:

- Informational guidebooks – in-depth, easy-to-understand information that helps you prepare to document your or a loved one's 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 you'll also find the following:

Identity theft kits – information to help protect you and your family from identity theft

CIGNA life and disability planning tools – includes calculators to help determine whether you have sufficient coverage

<sup>1</sup> 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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