

# CIGNA's Will Preparation Program

*CIGNA makes it easy for you to take charge of those difficult life and health legal decisions. There are no more reasons to hesitate planning for the future with our online will preparation services. Available to individuals who have CIGNA's Group 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 very important to have a will no matter what your personal circumstances might be. For example, to have a say in your healthcare treatment if you're not able to speak for yourself, to assign guardianship for minor children, and to secure your assets.

## Think you don't have enough assets to need a will?

Nearly one in four (24%) of American adults say their biggest reason for not having a will is a lack of sufficient assets<sup>1</sup>. Not having a will puts your family in the position of having to guess about how to manage your personal and financial assets after your death.

## Think you can't afford to create a will?

Now you can! CIGNA's Will Center allows you to easily complete essential life and health legal documents online at no cost to you.

## Not sure how to develop your will?

Don't worry. CIGNA's Will Center is secure, easy to use, and available to you and your covered 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>2</sup>. Once registered on the site, you will have direct access to a Personal Estate Planning web page, where you can:

- create and maintain your personalized legal documents
- follow an intuitive, interactive, question-and-answer process to create state-specific legal documents tailored to your situation
- preview, edit, download and print your legal documents for execution

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

To access your Personal Estate Planning web page, simply complete the online form and register as a new user. When prompted for a registration code, provide your date of birth plus the last four digits of your Social Security number. Once this is completed you can immediately start building your will and other legal documents.

<sup>1</sup> National Association of Estate Planners and Councils. "Wills 101: Everything You Know But Don't Want to Think About." June 2006.

<sup>2</sup> No legal advice is provided.



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

**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.

**Healthcare 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.

**Plus, find information on:**

- **Estate Planning**
- **Identity Theft Information Kit**
- **CIGNA's Life and Disability Planning Kits** – access insurance calculators to determine whether you and your family have sufficient coverage for the future.

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