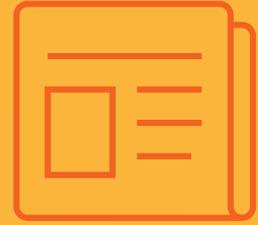


WILL PREPARATION



Plan for your family's future and financial well-being.

Sixty-four percent of Americans do not have a will.* That means that they have little or no control over decisions after they die. It also leaves a burden on family members. They must make hard choices at an emotional time. Advance planning helps to make the process easier. And Cigna's Will Center can help you with the planning process.

Getting started is easy

Go to **CignaWillCenter.com**. It's easy to use and available to you and your spouse anytime day or night. Once you're registered on the site, you can:

- **Get resources and tools to help you plan** and learn more about:
 - Will preparation
 - Estate planning
 - Funeral planning
- Create a central location to store important information for easy access
- **Create state-specific, legal documents online**, including:
 - Last will and testament***
 - Living will
 - Financial power of attorney
 - Power of attorney for health care
 - Medical treatment authorization for minors

➤ **Manage your legal documents.** You can:

- Preview
- Edit
- Download
- Print



ARAG service representatives are available to help you at **1.800.901.7534****



Visit **CignaWillCenter.com** today.

For help, call **1.800.901.7534.****

Representatives are available between 7:00 AM and 7:00 PM (CST).

Or you can email a help request to **Service@ARAGdirect.com**.



*"Perspectives on Wills," conducted by ARAG, April 2013

** No legal advice is provided

*** Your will should contain the signature of at least two adult witnesses who are not heirs to your estate. Some states may require more than two adult witnesses. As of the date of publication, Louisiana is the only state that also requires printed wills to be notarized. However, having your will notarized is recommended in all states.

Together, all the way.®



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.

The Cigna Will Preparation Program is NOT insurance and does not provide for reimbursement of financial losses.

Will preparation services are independently administered by ARAG®. Cigna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website or the services of ARAG.

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