

Sometimes life doesn't turn out the way you expected. When **your life changes**, so might your life insurance needs.

Divorce is hard and with it come many difficult changes. Life insurance from CIGNA can help.

It's time to re-evaluate your needs. Changes might include life insurance amounts, which family members will receive your benefits and changes to your will. Expert resources at CIGNA can help with these changes and you can rest easy knowing that the security and well-being of your family is protected.

Life Insurance from CIGNA can help:

- Pay mortgage expenses and other debts
- Cover your family's living expenses
- Take care of your children's education
- Pay funeral expenses



Having the proper amount of life insurance can help ensure that your family will be provided for financially, even if you're not there. Our life insurance plans include the following additional support:

CIGNAssurance® provides your family with:

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

CIGNA's Will Preparation Program offers you access to a robust website that helps you build state-specific customized wills and other legal documents. Automatically included with Term Life and GUL, this program includes the preparation of:

- Last will and testament
- Health care power of attorney
- Living will
- Durable/financial power of attorney

To help determine how much coverage you need, visit our life insurance needs calculator at www.cigna.com/lifecalculator



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