

Today's Economy & You

Is all the bad news and speculation about the economy leaving you feeling stressed out and helpless? Are you looking for appropriate ways to respond? Then it's time to learn more about what you *can* control, and how you can better manage your personal finances as well as preserve your emotional well-being and that of your family during this difficult time.

CIGNA is offering a series of 4 recorded financial wellness seminars to employees at your company, plus anyone in their household, to help them achieve or maintain financial wellness, personal balance, and peace of mind. These recorded seminars are available at no cost, 24 hours a day, **beginning at 4:00pm ET** on the dates listed, and will remain available for 10 days thereafter.

Below you will find a full year listing of the topics, dates, seminar objectives, and access passcodes. The toll-free call-in number for all seminars is **888-348-4629**.

Feb. 25 – Mar. 6, 2009

Maintaining Personal Balance (passcode 839504)

This seminar will help you to:

- Identify the signs of financial stress
- Learn the effects it can have on you and your family
- Learn powerful strategies for coping with financial stress and maintaining balance in your life

April 1 – 10, 2009

Retirement Planning (passcode 687854)

This seminar will help you to:

- Learn strategies, based on your age, to balance retirement saving with other priorities
- Learn ways you can retire sooner than you thought
- Learn strategies for managing assets and expenses after you retire

Aug. 26 – Sep. 4, 2009

Adjusting to the Changes (passcode 972241)

This seminar will help you to:

- Identify how changes in the economy affect you and your family
- Learn about the stages of change, and strategies for moving through them smoothly
- Develop a personal action plan for weathering changes brought on by the economy

Nov. 18 – 27, 2009

Planning for the Holidays (passcode 602619)

This seminar will help you to:

- Identify the main sources of your holiday stress
- Determine how today's economy affects your holiday plans
- Identify ways to reap the joy of the season while staying within your budget

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