June 2013

Dear Cornell University Retiree,

It's important to make sure your beneficiary designations are up-to-date through any life event changes. Accurate and current beneficiary designations help ensure that there are no unnecessary burdens placed on your beneficiary during what can be a very emotional time.

The Cigna Trusted Advisor® website offers you a secure and easy way to enter and maintain your beneficiary designations. **You can now make beneficiary designations** for your retiree Life Insurance benefits and your Group Universal Life Insurance (if currently enrolled) **online** with Cigna Trusted Advisor.

**Advantages of online beneficiary designation**
- You can manage your own beneficiary designations and make changes whenever you want
- Changes to beneficiary designations are instant, no more waiting for paper forms to be completed
- You can sign your beneficiary designations electronically
- You can print a confirmation statement or receive an e-mail confirmation by inputting your e-mail address into the system

**How to maintain beneficiaries online:**
- Go to [www.cignatrustedadvisor.com/cornellretiree](http://www.cignatrustedadvisor.com/cornellretiree)
- Click on the “Beneficiary Administration login”
- Click on the “Register” button
- Enter the last 6 digits of your SSN and date of birth
- Create your username and password

Please note: If you previously completed a paper beneficiary designation form, it is still valid and in effect until you change it. However, when you visit Trusted Advisor, you will not see your previous designations online. To see your designations online, complete the online process through Trusted Advisor or submit a new paper form.

**Help is just a phone call away.**
If you have additional questions, please call Cigna Group Insurance at 1.800.231.1193 between 8:00 am and 5:00 pm CST.

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