



It's that easy!



The programs described in this brochure supplement your commission agreement. The conditions of your compensation will be governed by your contract with CIGNA Group Insurance. Please refer to your contract or commission agreement for specific details. The terms used in this brochure are defined in the Companies' rules applicable to payment of incentive compensation. Those rules are available upon request and are deemed to be an addendum to your contract or commission agreement. CIGNA Group Insurance shall have the discretion to interpret the terms of this Addendum and the incorporated Rules, and all decisions made in good faith by Companies shall be binding. Under guidance from the U.S. Department of Labor in Advisory Opinion 2005-02A, compensation paid under this program will be allocated to specific policies for purposes of Form 5500, Schedule A reporting. Producers not wishing to participate in this incentive program should send a written acknowledgement to their CIGNA Group Insurance Sales Representatives.



A Business of Caring.

2007 Commissions & Incentives

Committed to delivering value to our mutual customers with incentives that compensate you for your services:

- New Business
- Multi-Line Sales
- Renewals
- Sales Volume
- Business Retention

CIGNA Group Insurance and CIGNA Dental products and services are provided by underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America, CIGNA Life Insurance Company of New York and Connecticut General Life Insurance Company. "CIGNA," "CIGNA Group Insurance" and "CIGNA Dental" are used to refer to these subsidiaries and are registered service marks.

Note: Policies delivered in the state of New York may vary from the schedules shown in this brochure. See your CIGNA Group Insurance Sales Representative for more details.



A Business of Caring.

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2007 REWARDS PROGRAM

Thank you for considering CIGNA Group Insurance.

We are dedicated to providing you with employee benefit solutions that are valuable to your clients and make it easy for you to recommend CIGNA. CIGNA has a long-standing commitment to our producers and customers to deliver the highest levels of quality service. Millions of individuals continue to rely on CIGNA for the insurance protection they need. Our goal is to be your number one choice in bringing the best value to your clients.

As a CIGNA producer, you are essential to our success. The services you provide to CIGNA enable us to conduct our business more effectively and to deliver exceptional value to our customers. For these services, we want to provide you with compensation and incentives that are meaningful to you and that demonstrate our appreciation.

Through our incentive program, you can qualify for additional compensation, based on meeting new sales and persistency goals, for providing us with market intelligence, product and service feedback, and other services that enable us to conduct our business more effectively. We are pleased to continue to offer this program for 2007.

If you have any questions about the 2007 Rewards Program, please contact your CIGNA Group Insurance Sales Representative.

CIGNA Group Insurance 2007 New Business Standard Commissions

Disability

Product	Annual Premium	Commission Rate
Short Term Disability	First \$15,000	10.0%
	Next \$10,000	7.0%
	Next \$25,000	5.0%
	Next \$50,000	1.0%
	Over \$100,000	0.5%
Mid Term and Long Term Disability	First \$15,000	15.0%
	Next \$10,000	10.0%
	Next \$25,000	5.0%
	Over \$50,000	1.0%

These commissions apply to insured disability programs only.

Life

Product	Annual Premium	Commission Rate
Basic Term Life¹	First \$10,000	12.0%
	Next \$15,000	7.0%
	Next \$25,000	5.0%
	Next \$50,000	1.0%
	Over \$100,000	0.5%
Voluntary Term Life	All Paid Premium	10.0%
Basic Term Life sold with Voluntary Term Life	All Paid Premium	5.0% ²
Group Universal Life	All Paid Premium <i>(Insurance charges only)</i>	10.0%

¹ Includes Basic Accident coverage when added to a Life policy.

² Paid on all Basic and Voluntary Term Life premiums when sold under one group policy form.



Accident (AD&D)

Product	Annual Premium	Commission Rate
Basic and Voluntary Accident	First \$10,000	15.0%
	Next \$15,000	10.0%
	Next \$50,000	5.0%
	Next \$75,000	3.0%
	Over \$150,000	1.0%
Business Travel Accident	All Paid Premium	15.0%

“Basic,” when referred to in the product commission tables on pages 2 and 3, means Employer-paid plans.



CIGNA Group Insurance’s Producer Incentive Program

Not only do we compensate producers with competitive base commission on new business written, we also provide additional incentive payments for services which help us to improve the effectiveness of our products and services. For those producers who participate, this compensation is based upon aggregate new sales for either the number of Products sold or on Annualized Group Premium, whichever provides the highest reward. And there are no payment caps on the incentive compensation with CIGNA Group Insurance.

The following CIGNA Group Insurance employer group products are eligible for the Incentive program and each qualify for one Product Count for each new policy³ sold:

Long Term Disability | Short Term Disability
 Mid Term Disability | Basic Term Life
 Voluntary Term Life | Group Universal Life | Basic AD&D
 Voluntary AD&D | Business Travel Accident

³ “Policy” is defined as the contract issued under a single group policy number.

ASO agreements and Dental policies will be included for Product Count purposes only.

Minimum Eligibility Requirements

- \$200,000 of New Annualized Group Premium for business that becomes effective between 02/01/2007 and 01/31/2008 OR
- 3 Product Count credits for business that becomes effective between 02/01/2007 and 01/31/2008.

New Sales Incentive Payment Schedule

The New Sales Incentive Payment will be a percentage of annualized⁴ commissions for each new policy sold with an effective date between 02/01/07 and 01/31/08 based upon the percentage shown in the table below.

Product Count Credits ⁴		Annualized Group Premium	Incentive Payment
3	or	\$200,000	10%
10	or	\$500,000	20%
20	or	\$750,000	35%
30	or	\$1,000,000	50%
50	or	>\$1,250,000	55%

⁴ The New Sales Incentive Payment will be a percentage of standard commissions when actual commissions are 0%.

Cross-Sell Incentive for Dental

Each CIGNA Dental policy sold with an effective date between 02/01/07 and 01/31/08 will count as a cross-sell credit when it is sold through the same CIGNA Group Insurance sales channel as the Life, Accident or Disability insurance. The Cross-Sell Incentive Payment will add 1% on the New Sales Incentive Payment Schedule for each cross-sell credit. Actual cross-sell incentive compensation will be on CIGNA Group Insurance employer group products only. Dental policies will be included for Cross-Sell Count purposes only.

NOTE: Annualized premiums are determined as of January 31, 2008 and not subject to adjustment thereafter. Calculations of compensation shall be made as of January 31, 2008 and shall be paid by March 31, 2008. Checks and statements will be mailed to CIGNA Group Insurance Sales Representatives for delivery to qualifying producers.



An Example of How Substantial Rewards Can Add Up

You present solutions to several clients that include all new policies with CIGNA Group Insurance: To Client A, you propose Long Term Disability, Short Term Disability and Basic Group Life. To Client B, you present a Voluntary Term Life and Voluntary AD&D program. The clients award CIGNA Group Insurance as the carrier of choice and the new policies are implemented with effective dates of 02/01/2007 to 01/31/2008. Let's look at how this adds up:

New Sales Assumptions with Annualized Commissions and Product Count Credits:

Clients	New Products Sold	Annualized Group Premium	Annualized Commissions	Product Count Credits
A	Long Term Disability	\$ 305,000	\$ 7,050	1
A	Short Term Disability	\$ 200,000	\$ 4,450	1
A	Basic Group Life	\$ 182,000	\$ 4,410	1
B	Voluntary Term Life	\$ 195,000	\$ 19,500	1
B	Voluntary AD&D	\$ 70,000	\$ 5,250	1
A, B & C Dental				3
Grand Total		\$952,000	\$40,660	8
Incentive Payment Percentage:			35%	
Add 3 Dental Cross-Sell Credits:			3%	
Total Incentive Payment Percentage:			38%	

How the New Sales Incentive Payments Work — At A Glance

Product Count Credits:

For example, you sell Long Term Disability, Short Term Disability ASO, Basic Term Life and Voluntary AD&D with *effective dates between 02/01/2007 and 01/31/2008*. Let's assume the Total Annualized Group Premium for this sale was \$190,000. **You've earned 4 Product Count Credits! You are eligible for an added Incentive Payment of 10% of your annualized commissions for these new sales!**

Dental Cross-Sell Credits:

Using the same example above, now assume that you sell a Dental product with *effective dates between 02/01/2007 and 01/31/2008*. **You are eligible for an added Incentive Payment of 11% of your annualized commissions for these new sales!**

Annualized Group Premium:

Using the same example above, now assume that the Annualized Group Premium for these four new sales was \$500,000. Although you've earned 4 Product Count Credits, **the larger Annualized Group Premium would qualify you for an added Incentive Payment of 20% (without Dental) and 21% (with Dental) of your annualized commissions for these new sales!**

Here's How We Calculate Your Reward

Incentive Payment percentage earned is 38%, since your Annualized Group Premium of \$952,000 provides higher rewards than the 5 Product Count Credits you earned:

Product Count Credits Earned	8
Annualized Group Premium	\$952,000
Annualized Commissions	\$40,660
Additional New Sales Incentive Payment (38%)	\$ 15,451
Annualized Commission & New Sales Incentive Total	\$ 56,111

It's that easy!

Incentives for Maintaining In-Force Blocks of Business

The In-Force Incentive Program also rewards producers for maintaining and growing in-force blocks of business. Again, there are no payment caps.

Minimum Eligibility Requirements

- \$250,000 of In-Force Earned Premium in effect as of 12/31/2006 AND
- \$200,000 of New Annualized Group Premium for business that becomes effective between 02/01/2007 and 01/31/2008 OR
- 3 Product Count credits for business that becomes effective 02/01/07 and 01/31/2008⁵

In-Force Incentive Payment Schedule

The In-Force Incentive Payment will be a percentage of annualized⁶ commissions for policies in force on 12/31/06 and remain in force on 12/31/07.

Persistency Level	In-Force Incentive Payment
95% – 100%	20%
92% – 94.9%	15%
88% – 91.9%	10%

⁵ BTA, Dental and ASO policies do not count towards Product credits.

⁶ The In-Force Incentive Payment will be calculated as a percentage of standard commissions when actual commissions are 0%.

NOTE: In-Force Incentive Payment will not be applied to policies with effective dates between 01/01/2007 and 12/31/2007. Calculations of compensation shall be made as of January 31, 2008 and shall be paid by March 31, 2008. Checks and statements will be mailed to CIGNA Group Insurance Sales Representatives for delivery to qualifying producers.

The same products eligible for New Sales Incentives qualify for the In-Force Program. See page 4.

Rewards for Service

This program rewards qualifying producers for performing the following services, which are designed to help us provide our products and services more effectively. Compensation under this program is contingent on performance of services to the satisfaction of CIGNA Group Insurance.

- Advising CIGNA Group Insurance with respect to product needs of the marketplace, new product introductions of competitors and trends in the marketplace which may impact the successful conduct of CIGNA Group Insurance's business.
- Making time available for a CIGNA Group Insurance representative to review existing and new product features.
- Providing CIGNA Group Insurance with periodic reports concerning policyholder satisfaction with CIGNA Group Insurance coverages, and overall performance; success in selling quotations and reasons for failure to sell; reasons for termination of policies; and information that will enable CIGNA Group Insurance to improve service, sales and persistency.