



In-depth  
Case Study

**Project:** *CIGNA Retirement Statements*  
**Segment:** Transactional/Statements/Direct Marketing/Loyalty

*Program objectives*

- The ability to produce customizable statements for a diverse audience.
- Improve readability of the statement and present information in a manner that is easily understood.
- A flexibility in the design to accommodate future changes without major redevelopment costs.

*Significant results reported by user*

During the year since full launch, combined with other programs, CIGNA saw:

- A 10.5% increase in plan participation (participants contributing savings to the plan for the first time).
- A 5.3% increase in net ongoing contributions (participants increasing the amount they save).
- Other educational initiatives still being measured include changes in asset allocation and use of loans.
- ROI was realized by CIGNA in two and one half years with subsequent annual savings in excess of \$1,000,000.
- 82% of the individuals surveyed reported a significant improvement, and 96% reported the statement easier to read and understand.

