

As a result, 2012 was our third consecutive year of strong growth, and we are pleased with the value we delivered to our customers, clients and investors. Our consolidated revenues were \$29.1 billion, an increase of 33 percent over 2011. Our adjusted income from operations\* was \$1.73 billion in 2012, compared to \$1.36 billion the previous year. This equates to \$5.99 per share in 2012 – which represents per share growth of 21 percent over 2011. Cigna’s shareholders net income for full-year 2012 was \$1.62 billion – a 29 percent increase over full-year 2011.

In the three years since implementing our “Go Go Go” strategy, we’ve delivered compound annual growth of nearly 17 percent for revenues and nearly 15 percent for adjusted income from operations\* on a per share basis.

Further, our capital deployment strategy remains focused around several core tenets, including supporting our ongoing businesses with the adequate capital to grow; pursuing mergers, acquisitions and partnerships to accelerate our growth and create strategic competitive differentiation; and returning capital to our shareholders.

## 2012 Business Segment Results

Each of Cigna’s business segments performed well in 2012. Overall, these financial and operating results reflect strong organic revenue and earnings contributions from each of our ongoing businesses, as evidenced by our high customer retention rates, continued expansion of existing customer relationships and success in winning new relationships, whether they are with individual customers, employers, or governments.

**Here are our 2012 performance highlights by business segment:**

### Global Health Care

Our Global Health Care segment – which provides health care, wellness and preventive solutions to individuals and employers around the world – was the primary driver of our results, with strong performance in both our Commercial and Seniors businesses. We ended 2012 with approximately 14 million global medical customers, representing growth of 1.4 million medical customers during the year – of which one million represented organic growth.

Global Health Care premiums and fees grew by 45 percent compared to full-year 2011 to \$21 billion, and full-year adjusted income from operations\* was approximately \$1.5 billion, representing 34 percent growth. This growth was prompted by several factors: primarily by contributions from HealthSpring, as well as strong organic customer growth in our Commercial business and the penetration of our specialty products through our Administrative Services Only (ASO) business.

### Global Supplemental Benefits

Cigna’s Global Supplemental Benefits segment – which provides supplemental health, life, and accident insurance, including Medicare supplemental coverage, in the U.S. and in foreign markets – continues to deliver attractive growth and profitability.

Premiums and fees in this segment grew by 30 percent in 2012 compared to full-year 2011, driven by strong customer retention and growth as well as contributions from our recent acquisitions, including Great American Supplemental Benefits.

Our full-year adjusted income from operations\* in this segment was \$148 million, representing a 48 percent increase over 2011.

### Group Disability and Life

Our Group Disability and Life segment – which provides group disability, life, and accident insurance products – delivered solid results, considering the challenging economic environment. Group premiums and fees increased by nine percent in 2012 over full-year 2011, while our full-year adjusted income from operations\* decreased by three percent, to \$281 million.

