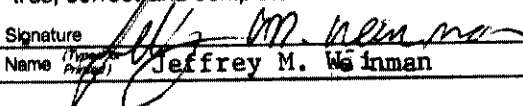
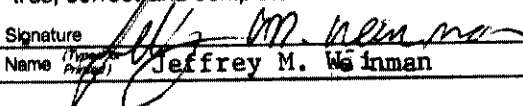
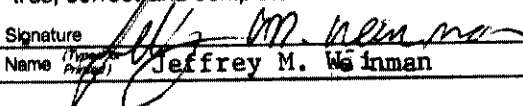


INSTRUCTIONS ON REVERSE SIDE

No. 76462	Idaho Corporation Annual Report Form Due No Later Than November 1, 1991	2. Registered Agent and Office NOT A P.O. BOX										
Return To Secretary of State Room 203, Statehouse Boise, ID 83720 NO FEE REQUIRED	1. Mailing Address - Please Correct If Not Correct CIGNA INDIVIDUAL FINANCIAL LAWRENCE P ENGLISH 900 COTTAGE GROVE RD., S-204 BLOOMFIELD CT 06002	C T CORPORATION SYSTEM 300 NORTH SIXTH STREET POISE ID 83701 3. Incorporated Under The Laws of DE NO: 076462										
4. Names and Addresses of Officers and Directors <table border="1"> <thead> <tr> <th>Name</th> <th>Street or P.O. Address</th> <th>City</th> <th>State</th> <th>Zip</th> </tr> </thead> <tbody> <tr> <td colspan="5">SEE ATTACHED LIST</td> </tr> </tbody> </table> President: Secretary: Directors:			Name	Street or P.O. Address	City	State	Zip	SEE ATTACHED LIST				
Name	Street or P.O. Address	City	State	Zip								
SEE ATTACHED LIST												
5. Nature of Business Diversified Financial Services	6. I certify that this Annual Report has been examined by me and is to the best of my knowledge true, correct and complete. <table border="1"> <tr> <td>Signature</td> <td>Date</td> </tr> <tr> <td>  Name (Type or Print) Jeffrey M. Weinman </td> <td> Title Asst. Vice President </td> </tr> </table>		Signature	Date	 Name (Type or Print) Jeffrey M. Weinman	Title Asst. Vice President						
Signature	Date											
 Name (Type or Print) Jeffrey M. Weinman	Title Asst. Vice President											

CIGNA INDIVIDUAL FINANCIAL SERVICES COMPANY

<u>Date Office Taken</u>	<u>DIRECTORS</u>	<u>HOME ADDRESS</u>	<u>BUSINESS ADDRESS</u>
04/18/91	Richard H. Cave Director	22 Galludet Drive West Hartford, CT 06107	900 Cottage Grove Road Bloomfield, CT 0602
01/27/83	Lawrence P. English Director	18 Highwood Simsbury, CT 06070	900 Cottage Grove Road Bloomfield, CT 06002
04/18/91	Warren P. Johnson Director	2 High Ridge Drive Granby, CT 06035	900 Cottage Grove Road Bloomfield, CT 06002

OFFICERS

06/24/91	Robert A. West President	11 Strathmore Lane Avon, CT 06001	900 Cottage Grove Road Bloomfield, CT 06002
06/06/88	Russell J. Duade Vice President	10 Quail Lane North Granby, CT 06060	900 Cottage Grove Road Bloomfield, CT 06002
08/31/88	Edward P. Hillman Vice President	2 Nutmeg Road East Granby, CT 06026	900 Cottage Grove Road Bloomfield, CT 06002
06/24/91	Frank G. Dranginis Vice President	16 Country Club Drive West Simsbury, CT 06092	900 Cottage Grove Road Bloomfield, CT 06002
06/24/91	Jeffrey M. Weinman Asst Vice President	28 Cheshire Drive South Windsor, CT 06074	900 Cottage Grove Road Bloomfield, CT 06002
06/26/82	David C. Kopp Secretary	60 Pheasant Hill Drive West Hartford, CT 06107	900 Cottage Grove Road Bloomfield, CT 06002
06/03/85	Stephen J. Myott Treasurer	14 Granger Circle East Granby, CT 06026	900 Cottage Grove Road Bloomfield, CT 06002
06/25/84	David A. Carlson Asst. Secretary	16 Burnt Hill Road Farmington, CT 06032	900 Cottage Grove Road Bloomfield, CT 06002
06/06/90	David M. Porcello Asst. Secretary	83 East Street Suffield, CT 06078	900 Cottage Grove Road Bloomfield, CT 06002
06/06/88	Pamela S. Williams Asst. Secretary	26 Butternut Lane Weatogue, CT 06089	900 Cottage Grove Road Bloomfield, CT 06002
04/18/91	Charlotte J. Cardone Asst. Treasurer	50 Wildwood Road Wethersfield, CT 06109	900 Cottage Grove Road Bloomfield, CT 06002

July 16, 1991