

Beneficiary Designation – Online Method For the Life Insurance Plan and Optional AD&D

Minnesota Life provides a secure web site for electing, storing and updating your life insurance and AD&D beneficiary designations. This secure online service:

- Protects an employee's privacy
- Ensures the information is available whenever it's needed
- Allows employees to view, update or change their beneficiary designations at any time
- Enable speedier payment of death benefits to your beneficiaries if they provide full name, relationship, Social Security number and address of each beneficiary.

On-Line Instructions

1. **Go to www.lifebenefits.com** and enter user ID and initial password as follows:

User ID: Enter the letters SOM (be sure to capitalize) followed by your eight-digit employee ID number. For example, if your ID number was 12345678, your User ID would be: SOM12345678

Password: Enter your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security Number.

For example, if you were born on July 22, 1962 and your Social Security Number was 123-12-1234, your initial password would be: 072219621234

Employees will be asked to change their password when they enter the web site for the first time.

2. **Designate a beneficiary** by following the instructions on the web site.
3. **Click on the "Submit" button** to save the beneficiary designations.
4. **Minnesota Life will mail a confirmation** statement to the employee's home.

For help, call Minnesota Life at: 866-293-6047

If an employee doesn't name a beneficiary, or if there is no named beneficiary surviving at the time of the employee's death, **benefits will be paid in the following order of priority:**

- 1) The surviving lawful wife or husband,
- 2) The surviving children in equal shares ("children" means only first generation lawful bodily issue and legally adopted persons),
- 3) Surviving parents, in equal shares,
- 4) The duly appointed legal representative of the employee's estate

Spouse and Child life insurance proceeds are payable to the employee, if living, otherwise to the employee's estate. (This cannot be changed.)