



August 29, 2019

«NAME_OF_INSURED_OR_OWNER»
«ADDRESS1»
«ADDRESS2»
«CITY_STATE_ZIP»

Update your
group life
insurance
beneficiary
today!

[First Name] [Last Name]:

Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc., is the new carrier for your life insurance benefit through the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) as of July 1, 2019. Securian has received beneficiary designations from the previous carrier and has them on file. Please use the information below to log into Securian Financial's website, LifeBenefits.com, to add or update your beneficiary designation. If you have any questions about your beneficiary designation please call Securian at 1-877-291-8466.

You will only be able to view your beneficiary on LifeBenefits if you submit a Securian beneficiary designation form or if you go online to designate. Step-by-step instructions for designating online are enclosed. If there is no designation on file by October 7, 2019, your beneficiary will be set to the default order of priority: spouse, children, parents, estate.

Help ensure the benefits are paid according to your wishes and without delay by maintaining a beneficiary designation that is complete and current. **If you are no longer a member of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) please disregard this letter.**

Website Address: LifeBenefits.com

User ID: [User ID]

Initial Password: Your 8-digit date of birth (MMDDYYYY) followed by the last four digits in your Social Security number.

Example: If your date of birth is August 2, 1960 and the last four digits of your Social Security number are 1234, enter 080219601234 as your password.

Assistance: Toll-free 1-877-291-8466

After you log in for the first time, you will be prompted to set a new password for any future return to the site to make changes.

FAQs

Why do I need to name a beneficiary?

Life insurance benefits are generally not governed by your will, so the only way to make sure your policy's benefits are paid to the people you intend is to make sure you've named a beneficiary.

Although it is not mandatory that you name a beneficiary, it is highly recommended to ensure that the benefits are paid in accordance with your wishes and as soon as possible.

How many people do I name as beneficiaries?

- You can split the benefit among beneficiaries, as long as the total shares equal 100%.
- Designate at least one primary beneficiary. Consider also designating a contingent beneficiary to receive benefit if the primary beneficiary is not alive at time of claim.

Can I designate a minor child as beneficiary?

Yes. Just keep in mind that minors cannot directly receive life insurance proceeds. The portion of the life insurance benefit designated for a minor can be paid to the minor's estate or held at Securian Financial (earning interest) until the child is an adult.

Can I designate a beneficiary residing outside the United States?

Yes. If your beneficiary lives outside of the U.S., please be extra careful with detail (full name, address, email address).

Why would I return to the site to make changes?

One of your beneficiaries may have a new last name or have moved. Or you may want to change your designation based on a life milestone such as marriage or a child becoming an adult.

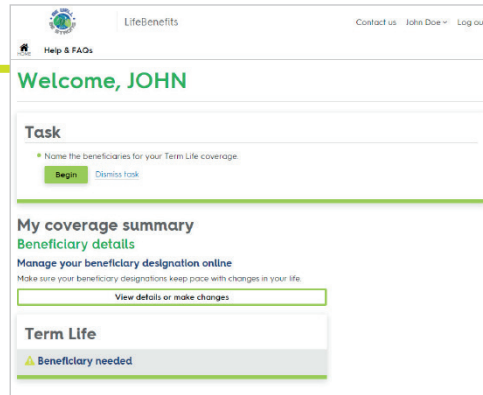
What happens if I do not designate beneficiaries?

If you do not make a beneficiary designation or if there is no named beneficiary alive at the time of your death, benefits will be paid according to the policy contract: your spouse, if living; otherwise your children, if living; otherwise your parents, if living; otherwise your estate. Please designate beneficiaries to avoid this.

Designate your beneficiary online

1

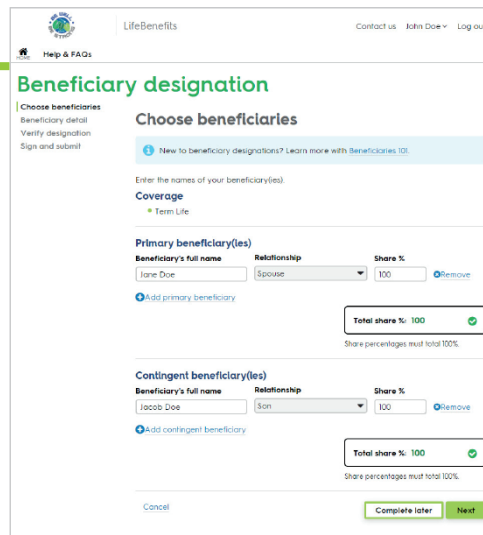
To designate or change your beneficiary visit **LifeBenefits.com** and log-in with the user ID and password on the enclosed letter. Upon log-in you will be able to designate your beneficiary.



The screenshot shows the LifeBenefits.com user interface. At the top, there is a navigation bar with the LifeBenefits logo, a user profile for 'JOHN DOE', and links for 'Contact us', 'Help & FAQs', and 'Log out'. Below the navigation bar, a green banner says 'Welcome, JOHN'. A 'Task' section contains a single item: 'Name the beneficiaries for your Term Life coverage.' with a green 'Begin' button and a blue 'Dismiss task' link. Below this is a 'My coverage summary' section with a sub-heading 'Beneficiary details' and a link to 'Manage your beneficiary designation online'. A 'Term Life' section shows a warning icon and the text 'Beneficiary needed'.

2

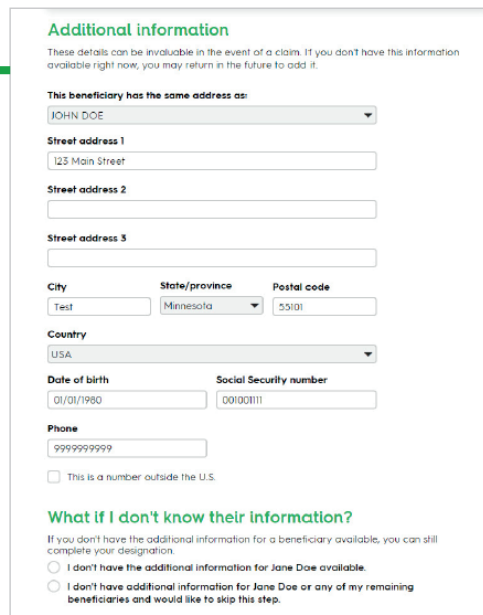
You can select one beneficiary, or split the benefit among multiple beneficiaries, as long as the total shares equal 100%. If you have any questions about beneficiaries or how to designate, click on the Beneficiaries 101 link located at the top of the web page in the blue box.



The screenshot shows the 'Beneficiary designation' page. It has a sub-heading 'Choose beneficiaries' and a blue box with a link 'New to beneficiary designations? Learn more with Beneficiaries 101'. Below this, there is a section for 'Coverage' with 'Term Life' selected. The 'Primary beneficiary(ies)' section has a table with columns for 'Beneficiary's full name', 'Relationship', and 'Share %'. One beneficiary is listed: 'Jane Doe' with 'Spouse' relationship and '100%' share. Below the table is a 'Total share %: 100' indicator with a green checkmark. The 'Contingent beneficiary(ies)' section has a similar table with one beneficiary: 'Jacob Doe' with 'Son' relationship and '100%' share. It also has a 'Total share %: 100' indicator with a green checkmark. At the bottom, there are 'Cancel', 'Complete later', and 'Next' buttons.

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You will need to know the first and last name of your beneficiary. If you also have their address, phone number, date of birth and/or social security number this can be helpful at the time of claim to expedite payment.



The screenshot shows the 'Additional information' page. It has a sub-heading 'Additional information' and a note: 'These details can be invaluable in the event of a claim. If you don't have this information available right now, you may return in the future to add it.' Below this is a form with several fields: 'This beneficiary has the same address as:' (dropdown menu with 'JOHN DOE' selected), 'Street address 1' (text input with '123 Main Street'), 'Street address 2' (text input), 'Street address 3' (text input), 'City' (text input with 'Test'), 'State/province' (dropdown menu with 'Minnesota'), 'Postal code' (text input with '55101'), 'Country' (dropdown menu with 'USA'), 'Date of birth' (text input with '01/01/1980'), 'Social Security number' (text input with '00100111'), and 'Phone' (text input with '999999999'). There is a checkbox for 'This is a number outside the U.S.' Below the form is a section titled 'What if I don't know their information?' with two radio button options: 'I don't have the additional information for Jane Doe available.' and 'I don't have additional information for Jane Doe or any of my remaining beneficiaries and would like to skip this step.'

4

Verify that all information is correct.

LifeBenefits | Contact us | John Doe | Log out

Help & FAQs

Beneficiary designation

Choose beneficiaries

Beneficiary detail

Verify designation

Please review this information and verify it is correct.

Coverage

- Term Life

Primary beneficiary [Edit beneficiary](#)

Beneficiary detail	Relationship	Share %
Name: Jane Doe Address: 123 Main Street Test, MN 55001 USA Date of birth: 01/01/1990 Social Security number: ***-**-1111 Phone: 999-999-9999 Edit detail	Spouse	100.00

Contingent beneficiary [Edit beneficiary](#)

Beneficiary detail	Relationship	Share %
Name: Jacob Doe Address: 123 Main Street Test, MN 55001 USA Date of birth: 01/01/2001 Social Security number: ***-**-2222 Phone: 999-999-9999 Edit detail	Son	100.00

[Back](#) [Cancel](#) [Complete later](#) [Next](#)

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Sign and submit via electronic signature.

LifeBenefits | Contact us | John Doe | Log out

Help & FAQs

Beneficiary designation

Choose beneficiaries

Beneficiary detail

Verify designation

Sign and submit

This designation will replace any previous designations, immediately or on the effective date of your policy, whichever is later. You can return to this website to review or change your designation at any time.

Email notification

You will automatically receive notification of your beneficiary designation by postal mail. If you would like, we will also send you an email confirmation.

I would like to receive an email confirmation of the following address:

Email address

test@test.com

Electronic signature

Please select your response to the following statement. By selecting "I agree" I hereby affirm my electronic signature. I agree to be bound, in all respects, as if I were affixing my handwritten signature to the document. I have read and understand the terms of use and the electronic signature requirements. The information submitted is true and complete to the best of my knowledge and belief.

I agree

I do not agree

[Back](#) [Cancel](#) [Complete later](#) [Submit](#)

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Once your designation is made, you will receive a beneficiary confirmation statement in the mail. If you need to change or update your beneficiary, changes can be made online at any time.

LifeBenefits | Contact us | John Doe | Log out

Help & FAQs

Beneficiary designation

Confirmation

Your beneficiary designation was updated on 04/21/2019 08:30:59 AM. Review the details of your beneficiary designation below.

Coverage

- Term Life

Primary beneficiary

Beneficiary detail	Relationship	Share %
Jane Doe Show more	Spouse	100.00

Contingent beneficiary

Beneficiary detail	Relationship	Share %
Jacob Doe Show more	Son	100.00

[Return Home](#)

How did we do?

We're constantly striving to provide excellent service. Please share your feedback with us.

[Give feedback](#)



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securian.com

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