Your life insurance benefit
Who receives the proceeds from your policy?

By electing life insurance, you’ve set out to fulfill one of your most important responsibilities: protecting your loved ones after you pass. Until you designate a beneficiary, however, the job is only half done. Many insured individuals take the time to determine the right amount of coverage, yet may have neglected the most important aspect of buying a policy—determining who the policy is there to protect.

As you consider your beneficiary designation, keep the following in mind:

- **It is in your best interest to designate**, even if you believe the selected individual would receive the proceeds by default. Designating ensures accuracy and avoids delay in payment.
- **It is important to review your designation regularly**, as major life events such as marriage, divorce, the birth or adoption of a child and death may dramatically alter your priorities.
- **Beneficiary designation records can be managed online**, making it convenient for you to complete, review and update your designations at any time.

Minnesota Life provides a secure website, **www.LifeBenefits.com**, for electing, storing, and updating your life insurance beneficiary designations. This secure online service protects the privacy of your information while ensuring your beneficiary information is available when it's needed.

To access LifeBenefits.com:
- Enter your user ID: USC + Employee ID
- Password:
  - If you've previously logged in: your password is what you set
  - If you have never logged in: your password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

**Questions?** Call Minnesota Life Customer Service at (800) 843-8358 or email lifebenefits@securian.com