PARTNERS FOR HEALTH | MINNESOTA LIFE A Securian Company

In your family's time of need
BENEFICIARY FINANCIAL COUNSELING

Independent financial counseling resources provided by PricewaterhouseCoopers LLP (PwC) are designed to help beneficiaries make sound financial decisions at a difficult time.

Beneficiaries will receive materials explaining the program with the insurance benefit check.

The package will outline the options available for the beneficiary and provide contact information for PwC. We will only share information with PwC after an authorization is signed by the beneficiary.

All services are optional and available at no additional cost. No product sales are involved.

Beneficiary Financial Counseling resources

For those beneficiaries with group life insurance proceeds of $20,000 and above:

- **Financial Fitness Assessment** – An online assessment that takes about 10 minutes to complete and PwC's staff is available to help you through it. The results are provided to you in the form of a personalized report that provides guidance on your most immediate financial needs and the planning opportunities that exist to help improve your personal financial situation.
- **Beneficiary Reference Guide** – A reference guide that delivers easy-to-follow guidance on estate settlement matters, survivor benefits, financial planning and non-financial issues.
- **PwC eAdvisor** – Secure integrated planning tool that provides beneficiaries with access to online calculators, life event guides, articles, online courses and webcasts.
- **Bi-monthly Newsletter** – A subscription to Your Money, Your Future, PwC's electronic financial planning newsletter.
- **Personalized Financial Analysis** – A computer generated, easy-to-read and thorough financial plan designed to help you understand your overall financial situation and strategize for the future.

Additional resources for those beneficiaries with group life insurance proceeds of $100,000 and above:

- 12 months unlimited access to **telephonic financial counseling**.
- **Six months of monthly calls** to the beneficiary by his/her personal PwC financial counselor.

About PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP (PwC) has been providing personal financial counseling services for decades.

PwC helps individuals understand and address their personal financial goals and objectives.

The PwC professionals who provide these services are experienced financial counselors who are trained in the importance of client confidentiality. Their sole concern is to provide independent and objective counseling to the individuals they serve. They do not sell investments or financial products.

Neither PwC nor its employees are involved in the sale or endorsement of investment or insurance products.

Services provided by PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

Minnesota Life Insurance Company
A Securian Company

Group Insurance
www.LifeBenefits.com

400 Robert Street North, St. Paul, MN 55101-2098

F77989-18 2-2015
A06295-1214