

Beneficiary Financial Counseling



The death of a loved one can leave a family's financial matters in a state of disarray. In keeping with our promise of distinguished service and security, we have selected PricewaterhouseCoopers LLP (PwC) to provide objective financial counseling for beneficiaries of our group life insurance plans. This service is available to all beneficiaries receiving at least \$25,000 in proceeds. The level of service available depends on the amount of proceeds received.

For employers, independent financial counseling resources enhance the value of the group life insurance plan. Employees receive extra peace of mind knowing their loved ones will have help making sound financial decisions at a difficult time.

Resources available to all eligible beneficiaries:

- **PwC Beneficiary Guide** — A reference guide that delivers easy-to-follow guidance on estate settlement matters, survivor benefits, financial planning and nonfinancial issues.
- **PwC eAdvisor** — An integrated planning tool that provides beneficiaries access to online financial calculators, life event guides, news, articles, online financial planning courses and more.
- **12-month subscription to *Your Money, Your Future*** — A bimonthly electronic financial planning newsletter accessed through PwC eAdvisor.

Additional resources such as a personalized financial analysis and counseling services are available to those beneficiaries receiving more than \$100,000 in proceeds. For more details about the services offered, please contact us.

PricewaterhouseCoopers LLP (PwC)

PwC has been providing personal financial counseling services for decades. The PwC professionals who provide these services are experienced financial counselors who are trained in the need to maintain client confidentiality. Their sole concern is to provide independent and objective counseling. They do not sell investments or financial products.

Services provided by PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or its group contracts and may be discontinued at any time.

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