

LifeSuite

Beneficiary Financial Counseling

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.

Sound advice – no strings attached

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. There is no cost to the employee or beneficiary for this service.

Resources available*

- **PwC Beneficiary Guide** – A reference guide that delivers easy-to-follow guidance on estate settlement matters, survivor benefits, financial planning and non-financial 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.
- **Your Money, Your Future** – PwC's bimonthly electronic financial planning newsletter accessed through PwC eAdvisor.
- **Personalized Financial Analysis** – A computer-generated, easy-to-read and thorough financial plan designed to help beneficiaries understand their overall financial situation and strategize for the future.
- **CounselLine** – Unlimited toll-free telephone access to PwC financial counselors for one year. Beneficiaries can call for information and general assistance on matters including estate settlement, budgeting, IRAs and other financial planning issues.



- **Personal Financial Counseling** – Six months of proactive calls from a PwC counselor. A beneficiary is matched with an experienced PwC financial coach for an in-depth financial counseling session conducted face to face or by telephone, depending on the beneficiary's location.

* The level of service available depends on the amount of proceeds received.

About PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP (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 their group contracts and may be discontinued at any time.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

www.lifebenefits.com

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A New York admitted insurer

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