

Help protect those you love – designate a beneficiary



Owning life insurance without naming a beneficiary is like buying a loved one a present and not writing their name on it. Make sure your benefits go to who you want to receive them.

- **Designate a beneficiary**, even if you believe the selected individual would receive the proceeds by default
- **Review your designation regularly**, as major life events such as marriage, divorce, the birth or adoption of a child, and death may change your priorities
- **Beneficiary designations are managed online**, making it convenient for you to complete, review and update anytime

Review and designate your MDC life insurance beneficiary today!

Visit [LifeBenefits.com](https://lifebenefits.com) and log in with the user ID and password below. If you have previously accessed LifeBenefits.com, use the password you set up during your previous visit.

User ID: MDC followed by your eight-digit employee ID number, including any leading zeros.

Example: If your employee ID is 12, enter MDC00000012 as your user ID.

Initial password: Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of 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.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series MHC-96-13180.9 and 14-31618.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

For more information about naming beneficiaries (including minors), visit securian.com/beneficiary-info

Need assistance?

Call Minnesota Life at
1-833-505-3875

View or change your beneficiary online

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To update, view or change your beneficiary, visit LifeBenefits.com and log in with the user ID and password below.

User ID: MDC followed by your eight-digit employee ID number, including any leading zeros.

Example: If your employee ID is 12, enter MDC00000012 as your user ID.

Initial password: Your eight-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, 1980, and the last four digits of your Social Security number are 1234, enter 080219801234 as your password.

For assistance: Call Minnesota Life at **1-833-505-3875**.

If you have previously accessed LifeBenefits.com, use the password you set up during your previous visit.

The screenshot shows the user interface for a user named JOHN. It includes a 'Task' section with a 'Begin' button and a 'My coverage summary' section with a 'View details or make changes' button. There is also a 'Term Life' section with a 'Beneficiary needed' warning.

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You can select one beneficiary, or split the benefit among multiple beneficiaries, as long as the total shares equal 100 percent. 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 includes a 'Choose beneficiaries' section with input fields for primary and contingent beneficiaries, including full name, relationship, and share percentage. There are also 'Add primary beneficiary' and 'Add contingent beneficiary' 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 includes input fields for beneficiary address (Street address 1, 2, 3), city, state/province, postal code, country, date of birth, and social security number. There is also a 'Phone' field and a checkbox for 'This is a number outside the U.S.'.

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Verify that all information is correct.

The screenshot shows the 'Verify designation' step. It includes a navigation menu with 'Verify designation' selected. The main content area is titled 'Verify designation' and contains a 'Coverage' section with a 'Term Life' option. Below this are two tables: 'Primary beneficiary' and 'Contingent beneficiaries'. The primary beneficiary table lists Jane Wilson as the spouse with a 100.00% share. The contingent beneficiaries table lists Sam Wilson as the son (50.00%) and Sally Wilson as the daughter (50.00%). Each entry includes fields for Name, Address, Date of birth, Social Security number, and Phone. Navigation buttons at the bottom include 'Back', 'Cancel', 'Complete later', and 'Next'.

Primary beneficiary		
Beneficiary detail	Relationship	Share %
Name: Jane Wilson Address: 1234 N Main St. St. Paul, MN 55101 USA Date of birth: 12/16/1954 Social Security number: ***-**-5555 Phone: 651-665-5200	Spouse	100.00

Contingent beneficiaries		
Beneficiary detail	Relationship	Share %
Name: Sam Wilson Address: 1234 N Main St. St. Paul, MN 55101 USA Date of birth: 12/01/1990 Social Security number: ***-**-3333 Phone: 651-665-5200	Son	50.00
Name: Sally Wilson Address: 1234 N Main St. St. Paul, MN 55101 USA Date of birth: 01/01/1992 Social Security number: ***-**-1111 Phone: 651-665-5200	Daughter	50.00

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Sign and submit via electronic signature.

The screenshot shows the 'Sign and submit' step. It includes a navigation menu with 'Sign and submit' selected. The main content area is titled 'Sign and submit' and contains an 'Email notification' section with a checkbox for receiving an email confirmation and an email address field. Below this is an 'Electronic signature' section with a statement and radio buttons for 'I agree' and 'I do not agree'. Navigation buttons at the bottom include 'Back', 'Cancel', 'Complete later', and '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.

The screenshot shows the 'Make a new beneficiary designation' step. It includes a navigation menu with 'Make a new beneficiary designation' selected. The main content area is titled 'Make a new beneficiary designation' and contains a 'Begin' button. Below this is a section titled 'Below are the details of your current beneficiary designation.' which includes a 'Term Life' section and two tables: 'Primary beneficiary' and 'Contingent beneficiaries'. The primary beneficiary table lists Jane Wilson as the spouse with a 100.00% share. The contingent beneficiaries table lists Sam Wilson as the son (50.00%) and Sally Wilson as the daughter (50.00%). Each entry includes fields for Name, Relationship, and Share %. Navigation buttons at the bottom include 'Back', 'Cancel', 'Complete later', and 'Submit'.

Primary beneficiary		
Name	Relationship	Share %
Wilson, Jane	Spouse	100.00

Contingent beneficiaries		
Name	Relationship	Share %
Wilson, Sam	Son	50.00
Wilson, Sally	Daughter	50.00