



Beneficiary Resource Services™

Benefits Beyond a Check

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning, coping with grief and financial uncertainties. That's why we offer Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support and online will preparation. Beneficiary Resource Services is provided by Morneau Shepell.

Beneficiary Resource Services is available to groups with 50 or more insured employees at no additional cost. It is available to:

1. Beneficiaries (and their families) of an insured person who dies;
2. Insured people who qualify for an accelerated benefit from a group life insurance program; and
3. All insureds and their families for online will preparation and online funeral planning.

Beneficiary Resource Services is included with all group life policies with 50 or more insureds and is available for up to one year from the day the contact is initiated with Morneau Shepell.

Services for Beneficiaries and Their Families

The following services are available after a life claim or for those that qualify for an accelerated death benefit:

Unlimited Phone Contact

Available for up to one year with a grief counselor, legal advisor or financial planner.

Face-to-Face Working Sessions*

Five face-to-face working sessions are available to the insured person or beneficiary. All five sessions may be used with one grief counselor or legal advisor, or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.

Referrals and Support Services

Morneau Shepell maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants



Critical Incident Counseling Services

Police and fire departments, along with public works employees, have a higher rate of on-the-job accidental deaths than many commercial employees.

That's why we provide a critical incident counseling service for our municipality life insurance customers with 50 or more employees.

This service is available to all employees and provides an on-site counselor for up to two days if a municipality employee suffers an on-the-job accidental death.

*May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.

Follow Up

Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

Morneau Shepell's nationwide network of experienced professionals can offer counseling for individuals facing difficult emotional, financial or legal issues. Morneau counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

Services for Insureds and Their Families

Online Will Preparation

A will is one of the most important documents every adult should have, and creating one has never been easier. Insureds and their families have access to a full legal library with many estate planning documents, including an online will. Insureds can create their own wills online in a safe and secure way, right from their homes. The will can be saved and updated as family situations change. Creating a will provides security and peace of mind for several reasons:

- Appoints a guardian for children
- Controls where property and assets go
- Provides family security
- Without one, the state can make these decisions

Online Funeral Planning

Insureds and beneficiaries have access to an online funeral planning site that features a variety of helpful tools and information, such as:

- A downloadable funeral planning guide for insureds to document vital information their loved ones will need when making final arrangements
- Calculators to estimate and compare expenses for various types of funeral arrangements
- Information on funeral requirements and various religious customs
- Directories to locate funeral homes and cemeteries in the insured's area

Insureds can create a will or access the online funeral planning website by visiting **beneficiaryresource.com** and entering the username.

Additional information is provided upon enrollment.

TO ACCESS THESE VALUABLE RESOURCES, VISIT

beneficiaryresource.com

Username: beneficiary

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