

This document was created for State of West Virginia benefits coordinators, to assist you in answering questions about the new services available through Minnesota Life.

WILL PREPARATION – *Additional Information*

Services

Creation of a simple will, and estate planning documents such as a financial power of attorney, a living will or final arrangements.

- Simple wills can include the creation of a testamentary trust within the document.
- Any of these legal documents can be completed in less than one hour.
- These documents are legally valid if executed correctly. It is always recommended that an employee have an attorney in their state of residence review the document. The review can be face-to-face, over the phone or through a postal mail exchange.

30-minute telephonic or face-to-face consultation for each unique, personal legal issue.

- In addition to the online services, employees are entitled to a free 30-minute initial consultation with an attorney in their state of residence for each unique legal issue.
- The consultation will also include attorney referrals in their state of residence for matters that can't be resolved in 30 minutes.
- There will be flexibility with the 30 minute call duration; calls will not simply end once 30 minutes has been reached.
- To begin the consultation, employees are to call the toll-free number and speak with a customer service representative. The CSR will perform a brief intake interview of their situation. The employee will then be matched with an attorney in their state of residence. Once matched, the employee may consult with the attorney in-person or over the phone. If the employee is not pleased with the initial attorney referral, they can request a different attorney.
- Employees may use the consultation to discuss pre-existing legal matters or future needs. The time may also be used to have the attorney review any documents created using the online resources.

Discount for retention of attorney.

If an employee would like to retain the attorney after the initial consultation, they are entitled to a 25% discount off their normal hourly rate. Employees are under no obligation to retain the same attorney. They may request additional referrals if they do not feel comfortable with the attorney they were originally matched with.

Referrals to local attorneys and mediators.

Employees may request referrals to local attorneys and mediators. All referrals are made from a network of over 22,000 accredited attorneys nationwide, speaking 140 or more languages. If an attorney is not available in remote cities or locations, the attorney nearest to an employee's home residence will provide phone, email and postal mail consultation and document exchange options.

- Network professionals:
 - Must have a minimum of five years experience.
 - Must possess the appropriate licenses, educational background, liability insurance, and good standing with local licensing authorities
 - Will submit to background and reference checks.
 - Will submit to re-credentialing for network participation at least once every year.
 - Will be included in random peer reviews of retained legal and financial cases.
 - Will be included in anonymous verification of hourly rates to ensure 25% reduction from usual fee.

Access to online library of legal forms, guides and resources.

- Employees can access and download a variety of legal forms, guides and resources. These forms and guides are intended as resources only, and are not considered legally valid on their own. Employees can utilize the free initial consultation to discuss their personal situation with an attorney and receive the proper advice.

BENEFICIARY FINANCIAL COUNSELING – *Additional Information*

1. What is Beneficiary Financial Counseling?

It is objective and independent financial counseling offered to beneficiaries of your company's group life insurance program. The Beneficiary Financial Counseling program is provided by PricewaterhouseCoopers LLP (PwC). It is not affiliated with Minnesota Life and is not part of the group policy. The financial counselors of PwC are experienced Certified Financial Planners, Certified Public Accountants, Attorneys and Personal Financial Specialists. Each one is trained in bereavement issues and is mindful of the highest ethical standards and need for client confidentiality. PwC

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does not sell financial products or services. Their sole concern is the financial well being of the individuals they serve.

2. **Who is eligible for this service?**

A beneficiary (or person receiving accelerated benefits) under a group life insurance plan sponsored by an employer that has chosen to offer beneficiary financial counseling. Proceeds must be \$25,000 or more, based on all coverage with Minnesota Life. If there are multiple beneficiaries, the level of service is based on each individual beneficiary's proceeds.

3. **How do beneficiaries find out about the program?**

Along with a claim payment, Minnesota Life sends the beneficiary a letter introducing the service and the brochure (Silver, Gold or Platinum) appropriate to the level of benefits, an authorization for PwC and a PwC business reply envelope. If the beneficiary is interested, he or she completes the authorization and returns it to PwC. PwC then establishes contact with the beneficiary.

4. **Is there a cost?**

There is no cost to the employer or to the beneficiary. PwC is compensated by Minnesota Life per beneficiary counseled and the level of service provided. PwC receives no compensation from counseling or investment funds. Minnesota Life provides the program solely as an enhancement to the service offered to our clients.