

Increasing participation

Even the best employee benefit program isn't worth much if employees don't understand and take advantage of it. We offer a range of communication tools — from simple, personalized enrollment forms to full-blown campaigns — to educate employees and to help them act.

Online self-service makes enrollment secure and easy

We pioneered online enrollment for group life insurance and use feedback from employees to continually improve it. Available by direct link to our systems or fully integrated with your company's HR system, our LifeBenefits site is a secure, convenient way for employees to learn more about life insurance, sign up for coverage and make changes to their program. In fact, our site has been proven to be a pleasant experience for employees — it is rated the highest in the industry by the Customer Respect Group* in terms of usability, communication, and trustworthiness.

*The Customer Respect Group is an international research and consulting firm that uses its Customer Respect Index (CRI™) to help companies improve their treatment of customers online. It provides leadership in the objective and scientific measurement of a customer's online experience. The prized "Excellent" award has been awarded to less than five percent of the 2,800 corporations that have been evaluated.

In addition, our live, online chat assistance and real-time underwriting — with responses in 60 seconds or less — make the enrollment process as personal as possible.

Personalized printed materials spell out features and benefits

Enrollment forms and booklets — tailored to the employer's plan design, personalized to the applicant and mailed to employees' homes — outline the benefits and features of the life insurance program and give clear, step-by-step instructions for enrolling. In case after case, our clients have found that personalized communication improves employee acceptance rates and reduces questions and calls to the employer's benefits staff.

Time is flying!
Enroll for an additional voluntary life insurance benefit. Up to 2x your salary — guaranteed (No medical exam required.) You may also purchase voluntary life insurance for your spouse and dependent children.
A representative will be available to answer your questions.
Get more out of life

For your Benefit

The Group Term Life insurance program available to you as an employee of ABC Company is an affordable way to protect your family's financial future.
You can purchase voluntary coverage for yourself, your spouse/dependent partner and your children, and have premiums automatically deducted from your paycheck. This booklet describes coverage options, rates and additional benefits and services. If you'd like to make any change to your voluntary coverage or update your beneficiary designation, please contact us at 1-800-843-8335.

One-time Guaranteed Increase Opportunity
If you are currently participating in the Voluntary Term Life plan or enrolling for the first time, you are eligible to increase or decrease the level of voluntary coverage equal to \$10,000 (up to three times your compensation or \$200,000, if less), without providing evidence of insurability. This is a one-time offer available only during your 2009 open enrollment. All guaranteed coverage changes will be effective January 1, 2009.

Your plan at a glance
The following coverage is available to active eligible employees and their families.

Coverage type	Coverage options	Additional information
Basic Term Life	Basic term and annual contributions of \$10,000	• Coverage is available to the non-spouse \$10,000 for minimum age 18
Spouse/Dependent Child and Dependent Child	• Spouse: up to 2x your annual compensation or \$100,000 • Dependent child: up to 2x your annual compensation or \$100,000	• Spouse: a qualified non-spouse benefit (your spouse must be a dependent for tax purposes) • Child: a non-qualified non-spouse benefit (the child must be a dependent for tax purposes)
Employee Term Life	• Term: up to 2x your annual compensation or \$100,000	
Spouse/Dependent Child and Dependent Child	• Spouse: up to 2x your annual compensation or \$100,000 • Dependent child: up to 2x your annual compensation or \$100,000	
Child Voluntary Term Life	• Term: up to 2x your annual compensation or \$100,000	

News about your life insurance benefit
Wells Fargo is committed to providing our employees with valuable benefit programs. Recently, we renewed the insurance contract to provide the best possible value in meeting your life insurance needs.
The renewal is complete and we're pleased Minnesota Life is our outstanding reputation. The change is effective January 1, 2009. You will have a special opportunity in January 2009 to enroll or increase your voluntary life insurance at affordable rates.
Group Life Insurance carrier: One of the strongest insurance companies in the country, Minnesota Life has an outstanding reputation. The change is effective January 1, 2009. You will have a special opportunity in January 2009 to enroll or increase your voluntary life insurance at affordable rates.

Educational videos offer real-world examples

Our product presentation video — available on the internet via streaming video — demonstrates in the words and lives of real employees the importance and ease of taking care of life insurance needs through a group program.

Posters — more than workplace art

Clever, eye-catching posters, customized exclusively for your plan, announce the “what” and “where” of enrollment locations and dates. Employers also use them to remind employees to take advantage of lowered premium rates, sign up for dependent insurance or apply for additional coverage.

Paycheck stuffers deliver timely information

What better way to reinforce messages about benefit changes than along with an employee’s paycheck? Inserts are a cost-effective way to communicate about new plan services, a change in premium billing or “last chance” deadlines.

Quarterly statements show you the money

Under cash value plans, employees receive quarterly statements illustrating the activity on their tax-deferred cash accumulation account.

Personal assistance is just a click, a call or a handshake away

We lead the group life insurance industry in the creative use of technology, but we never forget the need for the personal, human touch. When your employees call our toll-free service line they’ll hear a “live” customer service representative, not a menu of options. When they send us an e-mail, they’ll receive an immediate response.

At onsite benefits fairs for your employees or training sessions for your HR staff, our enrollment specialists demonstrate their knowledge of life insurance and your plan.

Let us help you get more out of life

Finding the best mix of communication tools to support your benefits objectives and corporate culture is just one more way we can maximize the value of our relationship. Call today to learn how we can bring benefits to life for you and your employees.

Minnesota Life Insurance Company
A Securian Company

Securian Life Insurance Company
A New York admitted insurer

400 Robert Street North, St. Paul, MN 55101-2098
1.800.606.LIFE (5433) • 651.665.7898 Fax
www.lifebenefits.com

©2008 Securian Financial Group, Inc. All rights reserved.

F44057-23 Rev 11-2008
A01262-0408

