WITH CHANGE COMES OPPORTUNITY

Guaranteed coverage available during open enrollment

October 1 - November 25, 2015

Elect guaranteed coverage during open enrollment

During open enrollment, take advantage of the following opportunities to elect coverage without providing proof of good health:

- **Employee:** Increase coverage up to $150,000
- **Spouse/Domestic Partner:** Elect or increase coverage up to $30,000
- **Child:** All coverage is guaranteed

Proof of good health is required for elections made after the open enrollment period ends or for elections above these guaranteed amounts.
ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Basic coverage

Basic Life and AD&D
(you are automatically enrolled)

$50,000
Includes matching AD&D benefit
All certified New Mexico public law enforcement and correctional officers/specialists have an additional $25,000 of Basic Term Life and matching AD&D.
All undercover agents and all other agents have an additional $250,000 of Basic Term Life and matching AD&D.

Why do I need this insurance?

Group Term Life insurance can protect your family’s financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

Here’s the easy math to your monthly premium:

Total coverage you need $________________
÷ 1,000 $________________
x your rate $________________
= Monthly premium $________________

Monthly cost of coverage

Additional Employee Life & Additional Spouse/Domestic Partner Life and AD&D

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>0.080</td>
</tr>
<tr>
<td>30-34</td>
<td>0.100</td>
</tr>
<tr>
<td>35-39</td>
<td>0.110</td>
</tr>
<tr>
<td>40-44</td>
<td>0.130</td>
</tr>
<tr>
<td>45-49</td>
<td>0.190</td>
</tr>
<tr>
<td>50-54</td>
<td>0.300</td>
</tr>
<tr>
<td>55-59</td>
<td>0.490</td>
</tr>
<tr>
<td>60-64</td>
<td>0.820</td>
</tr>
<tr>
<td>65-69</td>
<td>1.310</td>
</tr>
<tr>
<td>70 and over</td>
<td>3.180</td>
</tr>
</tbody>
</table>

Rates increase with age.

Dependent Life and AD&D:
$0.120 per $1,000
One premium provides coverage for all eligible children.
All rates are subject to change.

How Much Life Insurance Do I Need?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds
Protect your family from the unexpected loss of your life and income during your working years.

**Coverage options**

<table>
<thead>
<tr>
<th>Additional Employee Life</th>
<th>Spouse/Domestic Partner Life</th>
<th>Dependent Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elect in <strong>$10,000</strong> increments</td>
<td>Elect in <strong>$10,000</strong> increments</td>
<td><strong>$5,000, $10,000 or $15,000</strong></td>
</tr>
<tr>
<td>Maximum coverage: <strong>$400,000 (Class 1)</strong> or <strong>$500,000 (Class 2)</strong></td>
<td>Maximum coverage: <strong>$250,000</strong></td>
<td>Includes matching AD&amp;D benefit</td>
</tr>
<tr>
<td>Includes matching AD&amp;D benefit</td>
<td>Includes matching AD&amp;D benefit</td>
<td>Any existing coverage will remain in effect</td>
</tr>
<tr>
<td>Any existing coverage will remain in effect</td>
<td>Any existing coverage will remain in effect</td>
<td>Children eligible from live birth to age 26</td>
</tr>
</tbody>
</table>

Effective January 1, 2016, If your spouse/domestic partner or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

QUESTIONS? Call **1-855-750-2051**

TO ENROLL, GO TO: LifeBenefits.com/plandesign/SONM
Paying your premium

Beginning January 1, 2016, your premiums for Additional Employee Life, Spouse/Domestic Partner Life and Child Life will be billed directly to you by Minnesota Life.

Submitting premium via payroll deduction is no longer an option. Instead, your payment can be submitted monthly from your checking account by EFT or you can choose to have a bill sent to your home address.

To enroll in EFT, complete the form available at LifeBenefits.com/plandesign/SONM and submit it to Minnesota Life during open enrollment.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance program has other important features:

• **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured’s death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

• **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

• **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount.

• **No premiums if you become disabled** – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

For further details on your plan, refer to the certificate of insurance, which can be found at LifeBenefits.com/plandesign/SONM

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of New Mexico. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series MHC-96-13180.30.