

As Marathon Oil Company's group life insurance provider, Minnesota Life is pleased to provide a secure website, www.LifeBenefits.com, for electing, storing and updating your beneficiary designations for your life and accident insurance coverage.

Please designate your beneficiary online by following the instructions provided below. If you have no internet access, please contact Minnesota Life at 1-866-293-6047 to obtain a form.

Web Site Address: www.LifeBenefits.com

User ID: Your user ID was mailed to your home. If you do not know your user ID, please contact Minnesota Life directly at the number below.

Initial Password: Your 8 digit date of birth (MMDDYYYY) plus the last four digits of your Social Security number.
Example: If your date of birth was August 2, 1960 and the last four digits of your Social Security number were 1234, you would enter 080219601234 as your password.
*Please note: you will need to change your password when you log on for the first time.

Technical Assistance: 1-866-293-6047

How to Designate Your Beneficiary Online

1. Go to Minnesota Life's web site at www.LifeBenefits.com.
2. Enter your user ID and initial password provided above.
3. Complete the Welcome Steps.
4. For initial designations click on the "Begin" button*.
5. Complete all of the Beneficiary Designation Steps.
6. Minnesota Life will mail you a confirmation letter after you complete your designation.

*If your designation is already on file, click on "View Beneficiary" to view your current designation. While viewing your designation you can click on "Update Designation" if you need to make changes.

- ❖ *After designating your beneficiary, you may view and update your beneficiary designations at any time on the LifeBenefits web site.*

Beneficiary FAQ's

What is a beneficiary?

A person(s) or organization that would receive your life insurance benefit if you pass away.

Why is it important to name a beneficiary?

Designating your beneficiary will ensure your life insurance benefit will be paid according to your wishes.

What happens if I don't designate a beneficiary?

If you do not make a beneficiary designation, or if there is no named beneficiary alive at the time of your death, benefits will be paid according to the plan default*:

- (1) your spouse, if living; otherwise
- (2) your natural and legally adopted children, if living; otherwise
- (3) your parents, if living; otherwise
- (4) your brothers and sisters, if living; otherwise
- (5) executors or administrators of the insured's estate.

*Please see the policy certificate for more information regarding the plan default beneficiary.

When should I review/update my beneficiary?

Review/update your beneficiary information periodically; especially following life changes, such as marriage, divorce, or the death of a loved one.

Examples of Beneficiary Designations

Example 1: If a primary beneficiary is to receive the benefit, followed by a contingent beneficiary if the primary beneficiary is deceased.

PRIMARY BENEFICIARY(IES) The person or persons named will receive the proceeds		
Beneficiary Full Name & Address	Relationship	Share % (for primary beneficiaries must total 100%)
Mary Doe, 123 4th Street, Anywhere, MN 12345	Daughter	100%
CONTINGENT BENEFICIARY(IES) If the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons		
Beneficiary Full Name & Address	Relationship	Share % (for contingent beneficiaries must total 100%)
Nancy Doe, 5 Main Street, Anywhere, MN 45685	Sister	100%

Example 2: If more than one primary beneficiary is to receive a benefit first, followed by the contingent beneficiary(ies) if all of the primary beneficiaries are deceased.

PRIMARY BENEFICIARY(IES) The person or persons named will receive the proceeds		
Beneficiary Full Name & Address	Relationship	Share % (for primary beneficiaries must total 100%)
Mary Doe, 123 4th Street, Anywhere, MN 12345	Daughter	40%
Jim Doe, 123 4th Street, Anywhere, MN 12345	Spouse	40%
Mary Smith, 45 Oak Street, Anywhere, MN 56789	Friend	20%
TOTAL = 100%		
CONTINGENT BENEFICIARY(IES) If the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons		
Beneficiary Full Name & Address	Relationship	Share % (for contingent beneficiaries must total 100%)
Nancy Jones, 5 Main Street, Anywhere, MN 45685	Sister	50%
Jack Williams, 10 Elm Avenue, Anywhere, MN 58978	Brother	50%
TOTAL = 100%		

Example 3: If the beneficiary is a formal trust.

PRIMARY BENEFICIARY(IES) The person or persons named will receive the proceeds		
Beneficiary Full Name & Address	Relationship	Share % (for primary beneficiaries must total 100%)
John Doe – Trustee, his successors or successor in trust under the John Doe Revocable Trust Agreement. Dated 6/1/2008	Trust	100%