Beneficiary Financial Counseling provides independent, comprehensive and objective financial counseling at a time when it is needed most at no cost to your named beneficiary (or you).

Beneficiary Financial Counseling is provided by PricewaterhouseCoopers LLP and is offered in connection with your group life insurance policy underwritten by Standard Insurance Company.

About PricewaterhouseCoopers

PricewaterhouseCoopers LLP (PwC), the world's largest professional services firm, has been providing comprehensive financial planning services for decades. PwC helps individuals understand, formulate and achieve their financial objectives.

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

The Beneficiary Financial Counseling services described in this brochure are provided by and are the sole responsibility of PricewaterhouseCoopers LLP, which is not affiliated with Standard Insurance Company.

PricewaterhouseCoopers

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PricewaterhouseCoopers

In Your Time of Need

Beneficiary Financial Counseling

For additional information regarding Beneficiary Financial Counseling, please contact your Human Resources staff

PricewaterhouseCoopers' Beneficiary Financial Counseling

The death of a loved one can be an extremely traumatic experience for any family, both emotionally and financially. Suddenly, a family is faced with a number of financial matters such as estate settlement, survivor benefit elections, monthly budget needs, income tax and insurance issues.

It is important that the family receive sound, objective advice to guide its members through these difficult financial issues and allow them to feel confident that their financial future will be secure.

How Does The Service Work?

Your named beneficiary is eligible to receive the following services from PricewaterhouseCoopers (PwC) in the event of your death. (You are eligible to receive these services should you become terminally ill and apply for accelerated benefits under your Standard Insurance Company group life policy.)

PwC Beneficiary Guide

An invaluable resource that provides information on settling an estate, locating and applying for potentially available survivor benefits, budgeting, and a number of non-financial matters that may be of importance to you. No matter where you start, each section in the Beneficiary Guide begins with a Roadmap, a guide within the Guide, to assist you.

Personal Financial Counseling Session*

A PwC financial counselor will meet with your named beneficiary (or you) to assess, discuss, advise and develop a customized financial action plan. After the personal financial counseling session, the PwC Financial Counselor will maintain regular monthly contact with your named beneficiary (or you) for six months of continued financial planning assistance.

* *Personal financial counseling sessions are only available within the 48 contiguous states.*

PwC Personal Financial Analysis

A comprehensive financial plan that addresses and prioritizes issues of importance to your named beneficiary (or you).

PwC *CounseLine*

Twelve months of unlimited toll-free telephone access to PwC financial counselors who can answer general tax and financial planning questions.

PwC Financial Web Site
www.pwceadvisor.com

Twelve months of unlimited access to the PwC eAdvisor, a comprehensive financial planning and education web site.

PwC Newsletter
Your Money, Your Future

A twelve month subscription to the PwC bi-monthly electronic financial planning newsletter.

Standard Insurance Company may terminate Beneficiary Financial Counseling without prior notice.