

Protect the life they live today



Life Insurance - The primary reason to purchase a life insurance product is the death benefit. This product offers an affordable way to protect loved ones.

How much Life Insurance should I have - How much life insurance you need depends on your financial situation and your specific circumstances at this point in your life. Visit www.lifebenefits.com/insuranceneeds to help determine your current needs

Why Life Insurance - Learn how life insurance can protect your financial future. Visit LifeBenefits.com/videos/VGUL, or LifeBenefits.com/videos/GUL to view a short video about life insurance.

Basic Term Life Insurance

- 1x base compensation to a maximum of **\$50,000**
- Provided by USC for Active Faculty and Staff

Supplemental Group Universal Life/ Variable Group Universal Life Insurance

- 1x - 5x base compensation to a maximum of **\$2,500,000**.
- Supplements the Basic Life Insurance
- Permanent form of life insurance

Portability (Take your coverage with you upon job change or retirement)

- Basic Term Life - Terminates at age 70
- Supplemental Group Universal Life Terminates at age 100
 - Pay same rates as active employees
- Variable Group Universal Life Insurance Terminates at 95
 - Pay same rates as active employees



QUESTIONS?

For more information on your insurance plans, call **1-800-843-8358** or visit LifeBenefits.com.



TO ENROLL

Go to LifeBenefits.com

- Enter your user ID: USC + Employee ID

Password:

- If you've previously logged in: your password is what you set
- If you have never logged in: your password is your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. You may obtain a copy of the prospectus by calling 1-800-820-4205.

Please read the prospectuses carefully before investing.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the University of Southern California. 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 are offered under policy form series numbers MHC-96-13180.4, 00-30252.4, MHC-94-18660 Rev. 5-2001 and 02-30428.4.

This must be preceded or accompanied by a current prospectus. You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

Securian Financial Group, Inc.

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Group Insurance
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