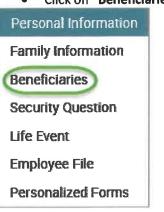
BENEFICIARIES

When you have life insurance with MESSA, whether it be Negotiated, Non-Negotiated or Optional Life Insurance, a Beneficiary Designation is required. You are able to update beneficiary information without having to make changes to your benefits.

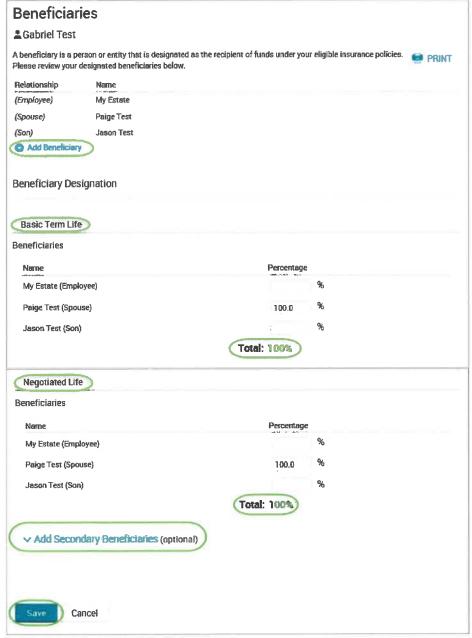
• Click on "My Profile."



• Click on "Beneficiaries".



- At least one primary beneficiary for each life insurance policy must be designated.
 - o Basic Term Life & Supplemental Term Life Insurance is entered under the "Basic Term Life" section.
 - o Negotiated/PAK & AD&D Life Insurance is entered under the "Negotiated Life" section.
- The dependents that you have listed on your account will automatically be listed.
- Designation percentage must equal 100%.
- Make necessary changes and click "Save".



You will receive the following message:



- You may add a beneficiary by clicking on the "Add Beneficiary" link.
- The only fields that are required are the "Relationship" and the "Name/Trust Name" fields.
- Once you add a beneficiary, click "Save".
- Now you will be able to designate a percentage to the beneficiary that was added.

