

SMU – Online Beneficiary Designation Process Guide

1. Go to www.standard.com/bendes
2. Click on **Need a Login?**



3. Type in your **Social Security Number, Company Key** and **Date of Birth**. Your company key is: **standardbendes**. The company key is case sensitive and will be pre-filled. Click **Continue**.

The screenshot shows the login form within the system. At the top left is the 'The Standard' logo. Below it is a blue navigation bar with tabs for 'Info', 'eSignature', 'Create', 'Confirm', and 'Login'. The 'Info' tab is selected. The form contains four input fields: 'Employee ID' (empty), 'Social Security Number' (containing '123-45-6789'), 'Company Key' (containing 'standardbendes'), and 'Date of Birth' (containing 'MM/DD/YYYY'). To the right of the form is an 'Info' section with the text: 'All fields are required. Please contact the service center at 866-623-0622 if you have questions.' At the bottom right of the form are two buttons: 'Cancel' and 'Continue'.

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4. Read through the Electronic Signature notification and click **Yes** then **Continue** to move forward.

Electronic Signature

Please read the following information. After you have read the information either accept or decline the agreement by clicking on the appropriate button below. If you agree, you will be directed to the next step. If you decline, you will be returned to the login page and will have to contact your benefits administrator to enter the system.

By clicking "I Agree" below, I here by consent to the use of Electronic Signatures as my formal acceptance of all electronic records covered by the Electronic Signatures in Global and National Commerce Act of 2000 (ESIGN) which includes documents, forms, account applications, electronic trade confirmations, statements, agreements, and prospectuses. I also consent to receive certain employee benefit plan information through electronic media. I understand it may be necessary for me to inform the company if my email address changes or if I prefer to receive the communication at a different email address. I also understand that I may withdraw this consent at any time by completing a similar form stating I no longer consent to electronic communication. In addition, I understand that I may request a paper version of the electronically furnished documents free of charge if I am unsuccessful at printing the document.

Do you agree?

5. Create your **User Name** and **Password**. Confirm your password (at least 7 characters). Select your security phrase and answer. Click **Continue**. Please make a note of your user name and password for future use.

Create Account

Below you must create a User Name and Password. The User Name must not contain any spaces and be at least 7 characters long. If the User Name you have chosen is already in use, you will be instructed to choose a different one.

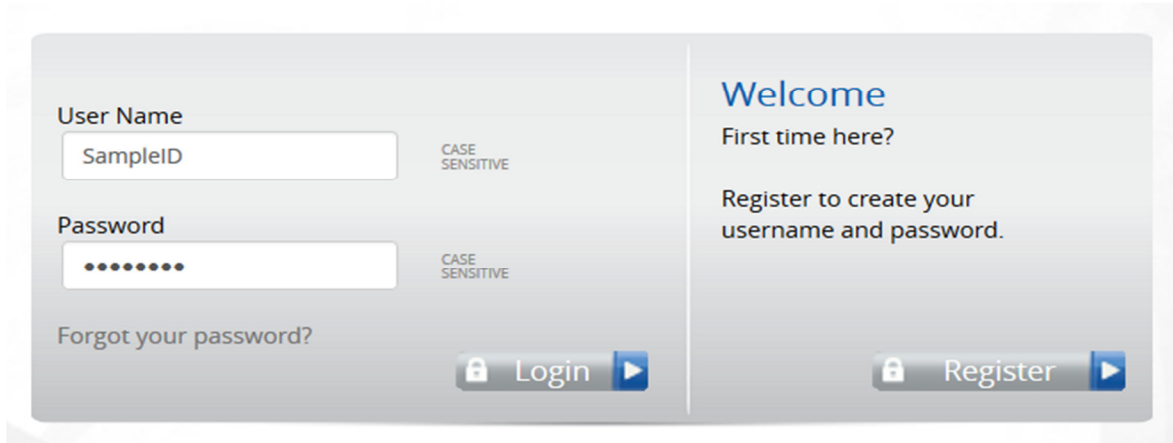
The Password must also be at least 7 characters and contain no spaces. A combination of numbers and letters is **required** for your Password. In addition, please select a security phrase and complete the answer to this question in the space provided. This will be used if you forget your password and need assistance in recovering it.

Note: Your User Name, Password, and Answer to the Security Phrase are case sensitive. You must enter your information in the correct case when accessing the site in the future.

User Name	<input type="text" value="sampleID"/>
Password	<input type="password" value="....."/> <div style="background-color: green; color: white; padding: 2px; display: inline-block;">Strong</div>
Confirm Password	<input type="password" value="....."/>
Security Question	<input type="text" value="What is your mother's maiden n"/> <input type="button" value="v"/>
Answer	<input type="text" value="businessolver"/>

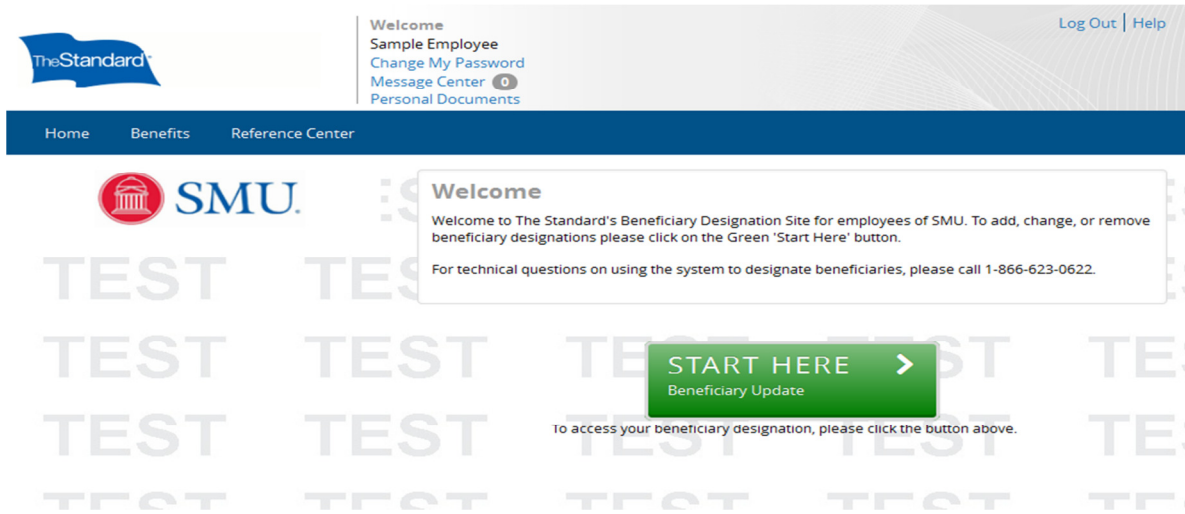
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6. Login with your new **User Name** and **Password** that you just created in step 5 above. Click **Login**.



The image shows a login and registration interface. On the left, there are two input fields: 'User Name' with the text 'SampleID' and 'Password' with masked characters. Both fields have a 'CASE SENSITIVE' label to their right. Below the password field is a link that says 'Forgot your password?'. At the bottom of the form are two buttons: 'Login' and 'Register', both with a play icon to their right. On the right side of the interface, there is a 'Welcome' message: 'Welcome First time here? Register to create your username and password.' Below this message are the same 'Login' and 'Register' buttons.

7. Select **Start Here** to begin your designation.



The image shows an employee dashboard. At the top left is the 'The Standard' logo. To its right, there is a 'Welcome' message for 'Sample Employee' with links for 'Change My Password', 'Message Center' (with a notification icon), and 'Personal Documents'. In the top right corner, there are links for 'Log Out' and 'Help'. Below this is a navigation bar with 'Home', 'Benefits', and 'Reference Center'. The main content area features the SMU logo and a 'Welcome' message: 'Welcome to The Standard's Beneficiary Designation Site for employees of SMU. To add, change, or remove beneficiary designations please click on the Green 'Start Here' button. For technical questions on using the system to designate beneficiaries, please call 1-866-623-0622.' A prominent green button labeled 'START HERE' with a right-pointing arrow and the text 'Beneficiary Update' is centered. Below the button, it says 'To access your beneficiary designation, please click the button above.'

8. Select **Start Change**.

Beneficiary Designation

Welcome to The Standard's online beneficiary designation site. Here, you may designate an individual, trust or other entity (e.g. an organization, your estate) as your Primary and Contingent Beneficiaries.

A **Primary Beneficiary** is the person(s) or entity(ies) to receive benefits upon your death. A **Contingent Beneficiary** is the person(s) or entity(ies) to receive benefits should your Primary Beneficiary(ies) predecease your Contingent Beneficiary(ies).

These designations will apply to the following coverages if available through your employer: Life Insurance, Life with Accidental Death & Dismemberment Insurance, Voluntary Accidental Death & Dismemberment Insurance and Supplemental Life Insurance. Dependents Insurance, if any exists, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy(ies).

The designations you make revokes all prior designations and is subject to the terms of the Group Policy(ies).

Benefits are only payable to a Contingent Beneficiary(ies) if the Primary Beneficiary(ies) predecease your Contingent Beneficiary(ies).

If a minor or your estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid.

You have the right to change your Beneficiary Designation at any time. You should periodically review your designation to ensure it is up to date.

Click **"Start Change"** to begin.

Note: You must click "I agree" at the end of the process for your beneficiary designations to become effective.

START CHANGE >

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9. Click **Add Beneficiary** to add one or multiple persons or trust(s).

Basic Life Designation

Sample Spouse Edit	Primary	Contingent	None	100	%
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

[+ Add Beneficiary](#) **Primary Total: 100%** ✓

Supplemental Life Designation

Sample Spouse Edit	Primary	Contingent	None	100	%
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

[+ Add Beneficiary](#) **Primary Total: 100%** ✓

Accidental Death and Dismemberment Designation

Sample Spouse Edit	Primary	Contingent	None	100	%
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

[+ Add Beneficiary](#) **Primary Total: 100%** ✓

[← Previous](#) **NEXT** [→](#)

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10. Enter beneficiary information and click **Save Changes**. Repeat to add additional beneficiaries.

Beneficiary Information X

Please enter or update the following information.

Person Non-Person (Trust)

Relationship:

First Name:

Middle Name:

Last Name:

Social Security Number:

Date of Birth:

Address 1:

Address 2:

City:

State:

ZIP:

Home Phone:

Work Phone:

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11. Select your primary and contingent beneficiary(s). Please note, your primary designation must equal 100% and your contingent designation must equal 100%. Click **Next**.

Basic Life Designation

Sample Spouse [Edit](#)

Primary	Contingent	None
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

100 %

Primary Total: 100%

[Add Beneficiary](#)

Supplemental Life Designation

Sample Spouse [Edit](#)

Primary	Contingent	None
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

100 %

Primary Total: 100%

[Add Beneficiary](#)

Accidental Death and Dismemberment Designation

Sample Spouse [Edit](#)

Primary	Contingent	None
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

100 %

Primary Total: 100%

[Add Beneficiary](#)

[Previous](#) **NEXT** [Next](#)

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12. Review your designation(s). If you need to edit your designations, click the Edit link. Click **Approve** to continue.

Review Designation


Beneficiary Information - SMU

Please review the following information. After you have verified that all your information is correct, click on the "Approve" button. If you would like to make changes, simply click on the "Edit" link to the right of the area in which you would like to make the changes.

Beneficiary Designation

APPROVE 

Beneficiary Information

[Edit](#)  [View Details](#)

Basic Life

Sample Spouse Beneficiary Type: **Primary** **100%**

Supplemental Life

Sample Spouse Beneficiary Type: **Primary** **100%**

Accidental Death and Dismemberment

Sample Spouse Beneficiary Type: **Primary** **100%**

*Total employee cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval.

Beneficiary Designation

APPROVE 

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13. Confirm your designation by clicking **I Agree**. **You have not completed your designations until you click I Agree.**

Confirmation

By clicking "I Agree", I understand that:
This designation revokes all prior designations and is subject to the terms of the Group Policy(ies).
Benefits are only payable to a Contingent Beneficiary(ies) if the Primary Beneficiary(ies) predecease my Contingent Beneficiary(ies).
If a minor or my estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid.
By designating beneficiaries online, I am making an electronic signature and acknowledge that I understand that I am making a binding election.
Click the 'I Agree' button to confirm your agreement.

[← I Disagree](#)

Beneficiary Designation

I AGREE →

*Total employee cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.
The information submitted may be subject to further review and/or approval.

14. You can access and print a copy of your beneficiary designation(s) by selecting **Benefits** from the menu bar and then **Beneficiary Summary**.

TheStandard

Welcome
Sample Employee
Change My Password
Message Center
Personal Documents

Log Out | Help

Home **Benefits** Reference Center

Beneficiary Summary

Beneficiary Update

Close Menu

Transaction Complete

Your information has been submitted.
Select Home to return to your benefits home page or Log Out to end this session.

Thank You.

Confirmation Number

2317835841

[Print](#) [Send to Message Center](#)

[← Home](#) **LOGOUT** →

15. Return **Home** and/or **Logout**.