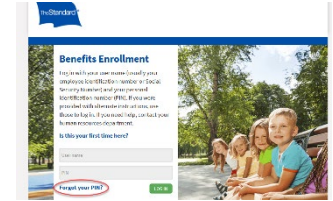


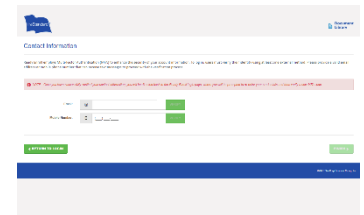
Logging In/Forgot Login Information

- Open the online portal site at <https://standard.benselect.com/smu>
- Your user name is your 9 digit Social Security Number with no dashes.
- When you first log in, your personal identification number (PIN) will be the last four digits of your SSN followed by the last two digits of your birth year.
- *If you have previously logged in and forgot your password, click “Forgot your PIN?”*



Two-factor Authentication (MFA)

- After entering your credentials, you will be prompted to request the two-factor authentication code. The code can be sent to either an e-mail or mobile number by clicking on **Request Code** and entering it back into the prompt. (This will depend on whether your contact information has been previously provided)
- If your contact information has not been provided.
 - You will need authenticate your contact information prior to moving forward. This will occur after you have entered your initial credentials and will be followed by a “Contact Information” verification page.
 - Enter your contact information and click **VERIFY**. An authentication code will be sent to your e-mail or mobile number for verification.
 - Once you have successfully verified your contact information, you will be directed back to the Ready Enroll login page, where you will be prompted to re-enter your credentials and then verify a new authentication code.





Change PIN

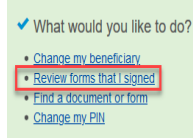
- The first time you log in, you will be prompted to change your PIN. Your personalized pin must be a minimum of eight characters and include at least three of the following: UPPER case letter, lower case letter, number, a special character.
- Answer the security questions and enter in your email address. In most situations, your email address is your work email, alternatively it would be the email you have provided to your employer.
- Once you have entered your information, click **SAVE NEW PIN**
- *If you have previously logged in and forgot your password, click “Forgot your PIN?”*

Home Screen


- Once you have logged in, click **NEXT**. This will guide you through the entire enrollment process.
- Utilize the home screen navigation options to get to the specific thing you would like to do (*ie. change beneficiary*).
- You will be able to logout and re-enter the portal any time to continue the process or modify your enrollments.
- Any changes or elections you saved will be available each time you logout or time out due to in-activity.

Beneficiaries


- Click  to add a new beneficiary or click  to change an existing beneficiary or X to delete a beneficiary.
- If the beneficiary you would like to designate is already listed, click the check box.
- You may designate more than one beneficiary and allocate different percentages between them.
- To find your current beneficiary designations, from the home page, select “Review Forms that I signed”



Navigation


- If at any point you would like to go back to make a change, you can click the ‘Next’ button or click on ‘My Designations’ at the top to navigate back to your beneficiary designation.
- To make a change to your beneficiary, click the  button and continue through the designation process.

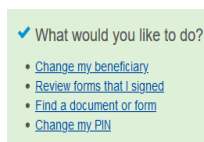
Submit Designation

- After verifying your beneficiary designations, you will be brought to the Submit Your Designation screen. Your designation is not complete until you have clicked the  button on the bottom of this screen.

Beneficiary Summary

You can access your Summary in two ways.

- Upon completion of your designation
 - From the Sign/Submit Complete screen, you may obtain copies of your designation summary. Scroll to the bottom of the page and click  [Beneficiary Summary](#)
 - From the home page screen, you may select “Review Forms that I signed”



- Please note: If you do not advance through the Submit Designation screens, you will not have a Beneficiary Summary.