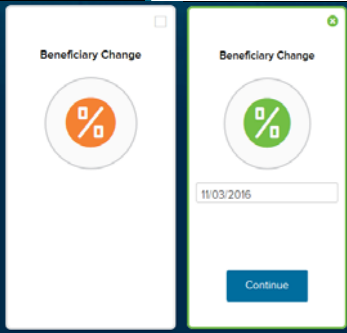
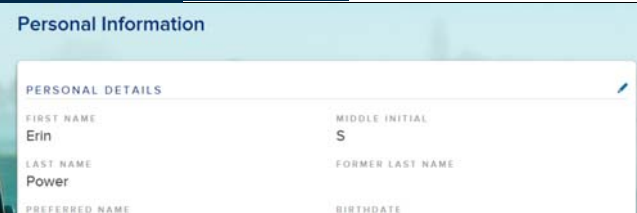
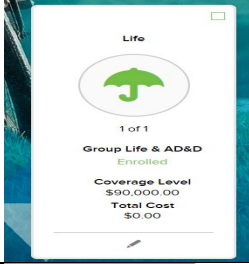
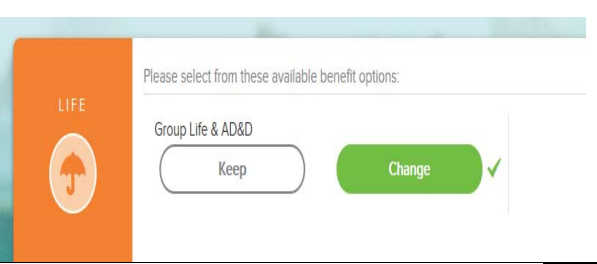
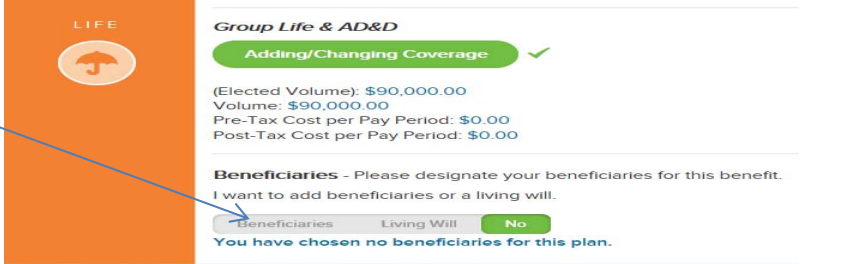



HOW TO ADD/CHANGE BENEFICIARY

<p>Log into www.hrbenefitsadvantage.com</p> <p>Go to the tile that says your life has changed.</p> <p>At the very bottom of this tile click on View All</p>	
<p>Scroll down to the bottom of the screen where you will see Beneficiary Change Click on this tile, it will turn and you will see the second tile. Click on Continue</p>	
<p>Your personal information will come up for you to verify. Click on continue</p>	
<p>Family Information will come up. Hit continue.</p>	

HOW TO ADD/CHANGE BENEFICIARY

<p>Life Insurance Tile will come up. Click on pencil to edit. Click on change and continue</p>	 
<p>Click on Beneficiaries or living will.</p>	
<p>Click on Add to add a beneficiary</p>	
<p>Fill out the information and hit save.</p>	