

## Adding/Updating/Removing your Beneficiary Designation

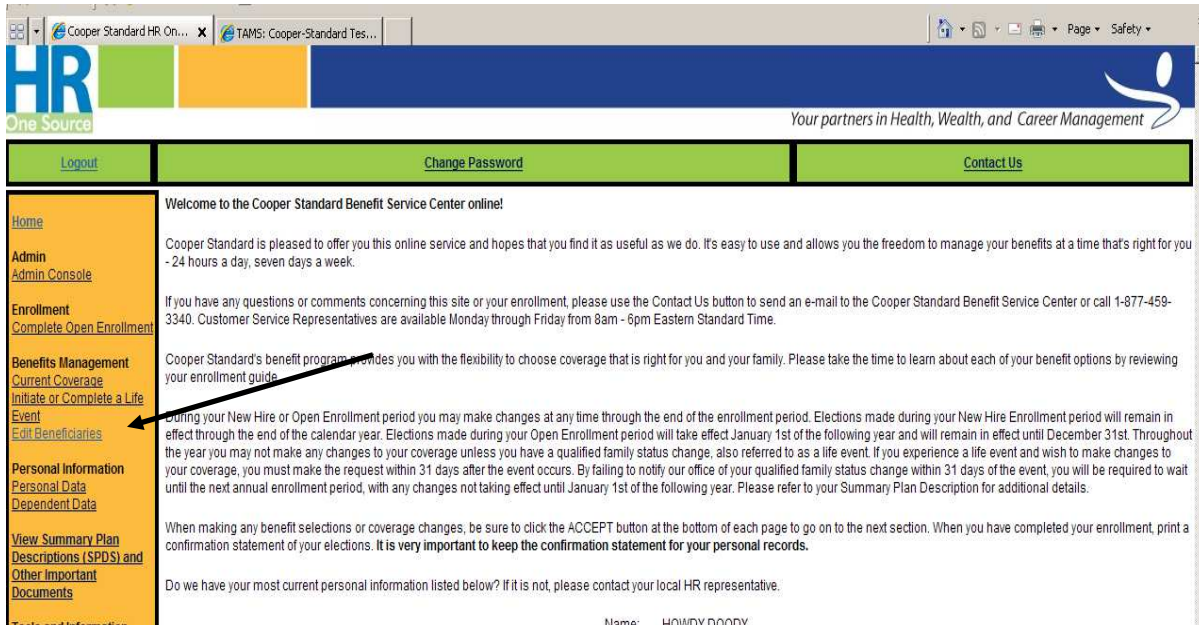
Cooper Standard requires all beneficiary designations for employee life and AD&D benefits to be recorded online at the Cooper Standard Benefit Service Center. Entering or changing the information online is easy and can be done at anytime!

Log in to the Cooper Standard Benefit Service Center by going to [cooperstandardbenefits.com](http://cooperstandardbenefits.com) from any computer with Internet access or by following the link for the Benefit Service Center from HR OneSource. (Green button in upper right corner of the page)

Log in to your personal information by using your employee # or SSN and entering your password. Employees not remembering their user ID or password can follow the instructions for resetting their password to the right of the login button. Or you can contact the Cooper Standard Benefit Service Center during the hours of 8:00 am EST to 6:00 pm EST. The phone number will be on the login page.



On the left menu under **Benefits Management**, you will see an item **Edit Beneficiaries**. Click on this.



You will then see a button **Add Beneficiary**. Click on this to add your beneficiaries.

The screenshot shows the Cooper Standard HR One Source website. The top navigation bar includes 'Logout', 'Change Password', and 'Contact Us'. The left sidebar contains links for 'Home', 'Admin', 'Enrollment', 'Benefits Management', 'Personal Information', and 'View Summary Plan'. The main content area is titled 'Beneficiary Allocations' and contains the following text: 'This is your opportunity to update your beneficiary information for your Life Insurance Plans. You may make changes to your beneficiary designation at any time during the year. To change beneficiary information or delete a beneficiary, click on the beneficiary's name and enter the updated information on the form displayed. Please be sure to confirm the personal information of all beneficiaries, and if necessary, make any changes before updating the distribution.' Below this text is a button labeled 'Add Beneficiary', which is pointed to by a black arrow.

On the next screen you will select the Relationship and enter the Name, SSN or Tax ID, Date of Birth or Trust Date and Address.

Also – refer to the “Helpful Hints” at the bottom of the page on how to enter information for different types of beneficiaries.

The screenshot shows the 'Beneficiary Information' form on the Cooper Standard HR One Source website. The form includes the following fields: 'Relationship' (a dropdown menu), 'Name' (a text field), 'Social Security or Taxpayer Identification Number if available' (a text field), 'Date of Birth or Trust Date (mm/dd/yyyy)' (a text field), 'Address same as participant' (a checkbox), 'Street Address including Apartment' (a text field), 'PO Box or Suite' (a text field), 'City' (a text field), 'State/Province' (a dropdown menu), 'Postal Code' (a text field), and 'Country' (a dropdown menu set to 'UNITED STATES'). Below the form are three buttons: 'Save Beneficiary', 'Cancel', and 'Save and Add Additional Beneficiary'. At the bottom of the form, there is a 'Helpful Hints' section with the following text: 'You can name an individual, corporation/organization, or trust as a beneficiary. The following examples may be helpful in designating beneficiaries: Individual: "Mary A. Doe" Corporation/Organization: "ABC Charitable Organization"'. The 'Save Beneficiary' button is highlighted with a red border.

Once you have entered the information, you will click the **Save Beneficiary** button. This will bring you to the **Beneficiary Allocation** screen.

OR – to add more than one beneficiary - click the **Save and Add Additional Beneficiary** button. Repeat this for all beneficiaries you wish to add at this time. You can always log back in and add additional later.

Once this is complete you can click **Save Beneficiary** button and it will take you to the next screen which is the Beneficiary Allocation Screen.

Here on the Beneficiary Allocation page (screen shown below) you will need to enter the type of beneficiary (click on drop down menu for primary or contingent) and the percentage you would like to allocate to each one. Once you complete the distribution percentages so they add up to 100% for each type of beneficiary, you will click the **Apply Beneficiary Designations** button. This will save the elections to the system. There are also helpful definitions for what primary and contingent beneficiary designations are and important information on employees electing their beneficiary designations.

You should print a copy of your designation for your records. You can click on the **Printable Beneficiary Page** button on the screen after applying the designation and it will produce a one page statement showing your beneficiaries in a PDF file. See the sample Beneficiary Statement on the next page of the instructions. You can also go in at any time and print a Beneficiary Statement for your records.

#### Adding Another Beneficiary:

You can always add another beneficiary to show in the table by clicking the **Add Beneficiary** button.

#### Removing/Changing Information for an existing Beneficiary:

You can remove anyone listed as beneficiary in the table by clicking on their name. It then takes you to that person's information and you will see an option to **Delete Beneficiary**. If you need to update an address or any other information for a beneficiary, click on the person's name in the table, make the appropriate changes and then click **Save Beneficiary**.

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HR One Source Your partners in Health, Wealth, and Career Management

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### Beneficiary Allocations

This is your opportunity to update your beneficiary information for your Life Insurance Plans. You may make changes to your beneficiary designation at any time during the year.

To change beneficiary information or delete a beneficiary, click on the beneficiary's name and enter the updated information on the form displayed. Please be sure to confirm the personal information of all beneficiaries, and if necessary, make any changes before **updating the distribution**.

[Add Beneficiary](#)

Below are your beneficiary designations:

Name	Relationship	Benefit Allocation
		Type %
MARY POPPINS	Parent	<input type="text"/> <input type="text"/>

[Even Distribution of Shares](#) Click here to designate equal shares in percent to the primary and secondary beneficiaries.

[Apply Beneficiary Designations](#)

#### DEFINITIONS

You may find the following definitions helpful in completing this page:

**Primary Beneficiary(ies)** - the person(s) or entity you choose to receive your life insurance proceeds. Payment will be made in equal shares unless otherwise specified. In the event that a designated primary beneficiary predeceases the insured, the proceeds will be paid to the remaining primary beneficiaries in equal shares or all to the sole remaining primary beneficiary.

**Contingent Beneficiary(ies)** - the person(s) or entity you choose to receive your life insurance proceeds if the primary beneficiary(ies) die "or the entity dissolves" before you die. Payment will be made in equal shares unless otherwise specified. In the event that a designated contingent beneficiary predeceases the insured, the proceeds will be paid to the remaining contingent beneficiaries in equal shares or all to the sole remaining contingent beneficiary.

#### IMPORTANT INFORMATION ABOUT BENEFICIARY DESIGNATIONS

Use this page to designate or make changes to the beneficiary(ies) of your Group Insurance death proceeds. The information on this page will replace any prior beneficiary designation. You may name anyone or any entity as your beneficiary and you may change your beneficiary at any time. Common designations include individuals, corporation/organizations and trusts. **Payment will be made to the named beneficiary.** If there is no named beneficiary, or the named beneficiary predeceased the insured, settlement will be made in accordance with the terms of your Group Contract.

[Printable Beneficiary Page](#) Click here to print a copy of your beneficiaries for your records.

At any time you can log into the Benefit Service Center website and print the current Beneficiary Statement or save it to a pdf file. You should keep a copy of this in your personal records at home and always print out a new statement if you have made changes.



## Beneficiary Statement

HOWDY DOODY  
123 FUNLAND  
HEY KIDS, WHAT TIME IS IT?, FL 58458

Print Date: 05/19/2011  
Effective Date: 05/19/2011  
SSN: XXX-XX-1234  
Location: Novi

### LIFE INSURANCE BENEFICIARY INFORMATION

<u>Beneficiary Name</u>	<u>% Type</u>
MARY POPPINS	100 Secondary

To update your beneficiary information, go to the Cooper Standard website at [www.cooperstandardbenefits.com](http://www.cooperstandardbenefits.com). Above you will find your beneficiary information as of 05/19/2011. You may make changes anytime to your beneficiary record. The above beneficiaries will stay in place unless you change them at a later date.

TYPE OF INSURANCE	PLAN TYPE	COVERGE AMOUNT
Basic Life/AD&D	1 x Pay	\$45,000.00
Optional Life/AD&D		\$0.00

For questions regarding the life insurance or this statement please contact the Cooper Standard Benefit Service Center at 877-459-3340. Representatives are available Monday through Friday 8:00AM - 6:00PM Eastern Time.

If you have questions or problems during the process of adding, deleting or updating a beneficiary, you can contact the Cooper Standard Benefit Service Center. Their phone number is 1-877-459-3340 and representatives are available to assist you during the hours of 8:00 am EST – 6:00 pm EST.