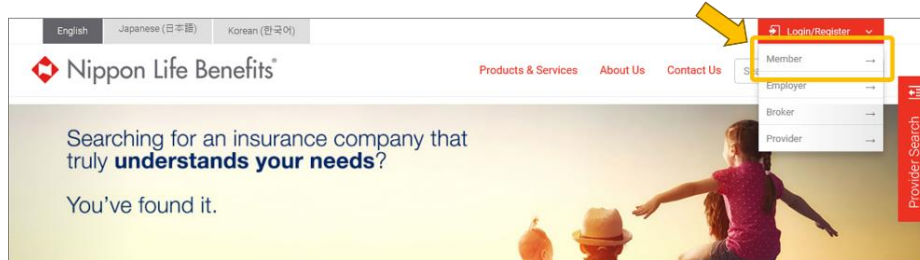


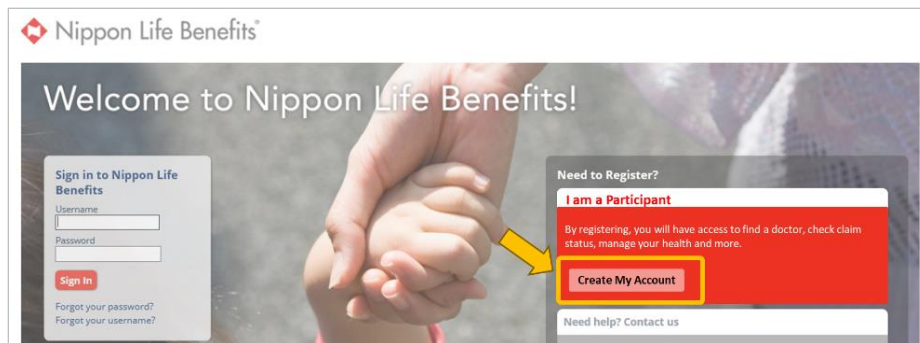
How to register on Member Portal

It is quick and easy to set up your account! You just need to follow the instructions on the each page. Please note that you will need to have access to your email inbox or mobile phone to receive the verification code to verify and activate your account.

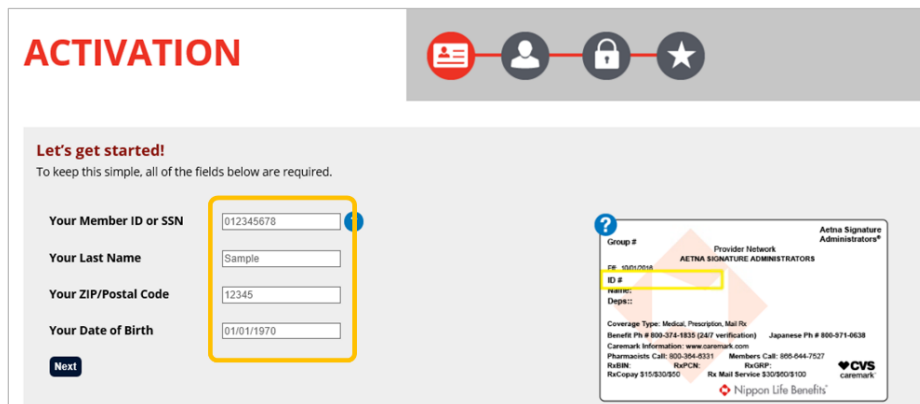
1. Go to Nippon Life Benefits website <http://www.nipponlifebenefits.com> and select **Member** from **Login/Register** tab on the top of the page.



2. Click **Create My Account**.



3. ACTIVATION page: Provide your information on the page and click **Next**.



4. CONSENT page: Read the consent and click **I Agree** if you agree.

5. COMMUNICATION page: Provide your email address and phone number(s), and select your communication preference. If you want to receive your EOB (Explanation of Benefits) electronically and receive an email alert when an EOB is ready, please select **Yes**.

6. VERIFICATION page: Provide your email address or phone number to receive a verification code. When you receive the verification code, enter it in the **Verification Code** field and click **Start**.

- PERSONALIZATION page: Create your Username, Password and 3 security questions and click **Next**.

The screenshot shows the 'PERSONALIZATION' page with a progress bar at the top containing icons for a document, a person, a lock, and a star. The main heading is 'PERSONALIZATION'. Below it, the section 'Create your profile.' contains three input fields: 'User Name' with the value 'sampleuser123' and a green message 'User name available'; 'Password' with masked characters and a blue question mark icon and message 'Password looks good'; and 'Re-enter Password' with masked characters. Below this is the section 'Let's Keep This Secure — Answer These 3 Security Questions.' with a reminder: 'Remember your answers as you will use these questions in the future if you forget your password!'. Three dropdown questions are listed: 'What was the name of the High School from which you gradua...', 'What is your mother's maiden name?' (with 'Smith' entered), and 'In what city did you meet your spouse/significant other?' (with 'Sample City' entered). A 'Next' button is at the bottom left.

- TERMS AND CONDITION page: Read the Terms and Condition and click **Accept**.

- Your account is activated and now ready to use!

The screenshot shows the Nippon Life Benefits member portal. At the top left is the Nippon Life Benefits logo. At the top right, it says 'Hello JOHN!' and 'You are signed in as Plan Participant: N10099999 01' with a 'Sign Out' button. Below the header is a navigation bar with 'Home', 'My Expenses', 'About Me', 'Messages', 'My Links', 'Family Links', and 'My Profile'. The main content area is titled 'My Dashboard' and contains several widgets: 'My benefits' listing Medical, Dental, Life, and STD with coverage details; 'My costs' for the benefit year 01/01/2018 - 12/31/2018, showing Plan Benefits of \$130.00 and My Costs of \$43.02 with a donut chart; 'Welcome to Nippon Life Benefits Member Portal!' with a message to refer to tiles or My Links; 'Download the Nippon Life Benefits App Today!' with a promotional message and an app icon; 'Questions?' with contact information for customer service in English/Spanish (800-374-1835), Japanese (800-971-0638), and Korean (877-827-8713); and 'My links' listing various services like Aetna Signatures Administrators (ASA) Provider Search, Aetna Dental Administrators (ADA) Provider Search, CVS Caremark Pharmacy Network, Drug Formulary, Wellness Portal, and Claim Forms.