November 13, 2026

Information for a CORBE Member's Survivor FAQs

The survivor of CORBE Members often have questions when a retired Member has died[A]. Typically, these survivors are the Member's Spouse[B] (or other dependent) or Executors. Many specific questions are answered in a "death claim kit" sent by Ericsson, Banner or Athene after a CORBE Member has died. The purpose of this document is to provide summary information that may be useful as a survivor tries to understand their eligibility for benefits. It also may be useful to those retirees engaged in estate planning.

I. What retiree benefits have Bellcore, Telcordia and Ericsson provided?

1. Monthly Benefits
2. Death Benefits
3. 401K
4. Supplemental Pension Plan Monthly Benefits
5. Supplementary Term Life Insurance
6. Long-Term Care Insurance
7. Health Insurance

II. What are these benefits?

1. Monthly Benefits may be provided by either:
   i. Banner: In 2019 or 2020, some retirees were transferred from the Ericsson US Pension Plan (the "Plan"[C]) and now receive their monthly benefits from Banner.
   ii. Athene/Banner: In 2022, some retirees were transferred from the Plan and now receive their monthly benefits from Athene/Banner.
   iii. The Plan[D]: Some retirees may receive their monthly benefits from the Plan[E]
2. Death Benefits:
   i. Annuity Certificate holders may receive a Banner or Athene/Banner Lump Sum Death Benefit (REF) that is provided to an eligible beneficiary if so indicated on their Annuity Certificate(s).
   ii. Active, Deferred or Pay Status Plan participants may receive a Traditional Pension Participants Pre-Retirement Death Benefit or Cash Balance Participants Death Benefit.
3. 401K—Offered by Ericsson and optionally purchased by Retiree.
4. Supplemental Pension Plan—A "non-qualified pension plan"
   Provides monthly benefits to certain employees, retirees, or survivors whose benefits under the qualified plan (i.e., 1. above) were or could be limited by virtue of limitations[F] associated with higher wages or a high number of years of service. These non-ERISA-protected payments are made by Ericsson, Inc., not by the Ericsson US Pension Plan.
5. Retiree Supplementary Life Insurance—Offered by Ericsson and optionally purchased by some retirees.
6. Long-Term Care Insurance—Offered by Ericsson and optionally purchased by some retirees.
7. Health Insurance—None currently provided.

 This information is believed to be accurate as of 11/12/2026.

III. Which companies provide these benefits and what useful documents may the retiree have?

Benefit	Current Provider	Potential Documents, Notes
1. Monthly Payments Benefit	Banner	Banner Annuity Certificate Bank deposit records from Banner 1099-R Income Tax records Death Claim kit from Banner
	Athene/Banner	Athene and Banner Annuity Certificates Bank deposit records from Northern Trust 1099-R Income Tax records Death Claim kit from Athene
	Ericsson	Bank deposit records from JPMorgan Chase 1099-R Income Tax records Death Claim kit from Ericsson
2. Death Benefit	Banner	Banner Annuity Certificate 1099-R Income Tax records Death Claim kit from Banner
	Athene/Banner	Athene and Banner Annuity Certificates 1099-R Income Tax records Death Claim kit from Athene
	Ericsson	1099-R or W2 Income Tax records Death Claim kit from Ericsson
3. 401K	Ericsson **EMPOWER** Ericsson US 401(k) Plan #150033-01	Bank deposit records 1099-R Income Tax records
4. Non-Qualified Monthly Payment Pension Benefit	Ericsson	Bank deposit records from JP Morgan W2 Income Tax records
5. Retiree Supplementary Life Insurance	Ericsson MetLife	
6. Long-Term Care Insurance	Ericsson MetLIfe Services and Solutions	As of 3/2019, a rider was added to change the name of the Long-Term Care group policyholder from Telcordia Technologies, LLC to iConnectiv, LLC.

 This information is believed to be accurate as of 11/12/2026.

IV. How Do I Contact these Companies to answer my questions?

Provider	Phone	Web, Notes
Banner	800.664.6129	https://retirementservices@lgamerica.com/ www.LGAmerica.com
Athene/Banner	833.480.8672	https://upointhr.com/athene
Ericsson	877.849.4605	https://ericssonbenefits.ehr.com/ESS/home/Login.aspx
EMPOWER	844.465.4455	https://participant.empower-retirement.com/participant/#/sfd-login?accu=Empower
MetLife	800.638.5483	https://www.metlife.com/
MetLife Services and Solutions	866.941.7346 or 800.438.6388	P.O. Box 990028 Hartford, CT 06199-0028

V. Disclaimer:

These FAQs relate to CORBE Member's information needs as a help, and are based on sources believed to be accurate, and are provided solely for general informational purposes. They do not address any specific or individual situation, or circumstance and are not intended to serve as legal or financial advice or as a complete legal description of the matters to which they relate. Nothing herein constitutes a binding legal representation or statement by CORBE. You should consult with an appropriate advisor if you have specific legal or financial questions concerning your individual circumstances.

Endnotes

[A] "Pre-retirement" death benefits may exist for those still working at Ericsson.

[B] A surviving Spouse or another dependent of a deceased CORBE Member who is eligible to receive benefits is a CORBE Member.

[C] More formally, the "Ericsson US Pension Plan", and less formally the "Pension Plan" or "Plan"

[D] The Monthly Benefits in item 1. are different from those in item 4. (Supplemental Pension Plan Monthly Benefits).

[E] Other participants in the Plan who do not yet receive monthly benefits, but may be qualified to receive monthly benefits in the future include:

- Active Status: You are still working at Ericsson and may be eligible for future monthly benefits when your employment ends.
- Deferred Status: You are no longer working at Ericsson, but you are not yet eligible to receive monthly benefits—you may be qualified to receive monthly benefits in the future.

[F] These limitations on benefits are imposed by IRS regulations.