Dearborn National®
Partnership. Solutions. Strength.

Beneficiary Resource Services™

Benefits Beyond a Check

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning, coping with grief and financial uncertainties. That's why Dearborn National offers Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support, as well as online will preparation. Beneficiary Resource Services is provided by Morneau Shepell.

Services for Beneficiaries and Their Families

The following services are available after a death claim or for those who qualify for an accelerated death benefit:

Unlimited Phone Contact
Available for up to one year with a grief counselor, legal advisor or financial planner.

Face-to-Face Working Sessions*
Five face-to-face working sessions are available to you or your beneficiaries. All five sessions may be used with one grief counselor or legal advisor or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.

Referrals and Support Services
Morneau Shepell maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants.

Follow Up
Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

Morneau Shepell's nationwide network of experienced professionals can offer counseling for those facing emotional, financial or legal issues. Morneau Shepell's counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

BENEFICIARY RESOURCE SERVICES
Counseling:
(800) 769-9187
www.beneficiaryresource.com
Username: Dearborn National

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Services for Insureds and Their Families

Online Will Preparation

A will is one of the most important documents every adult should have, and creating one has never been easier. You and your family have access to a full legal library with many estate planning documents, including an online will. You can create your own will online in a safe and secure way, right from your home. The will can be saved and updated as family situations change. Creating a will provides security and peace of mind for several reasons:

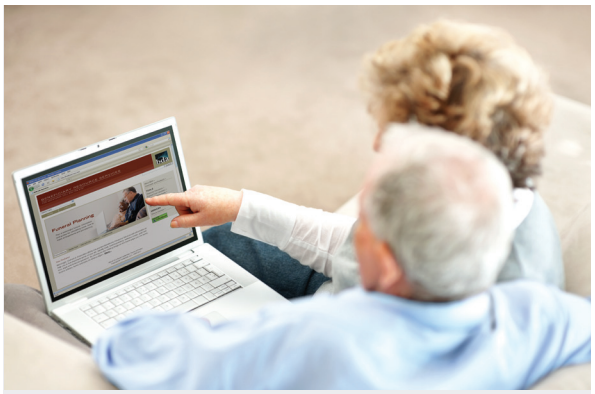
- Appoints a guardian for children
- Controls where property and assets go
- Provides family security
- Without one, the state can make these decisions

Create your will by visiting www.beneficiaryresource.com and entering the username: Dearborn National.

TO ACCESS THESE VALUABLE RESOURCES, VISIT

www.beneficiaryresource.com

Username: Dearborn National



Online Funeral Planning

You have access to an online funeral planning site that features a variety of helpful tools and information, such as:

- A downloadable funeral planning guide to document vital information your loved ones will need when making final arrangements
- Calculators to estimate and compare expenses for various types of funeral arrangements
- Information on funeral requirements and various religious customs
- Directories to locate funeral homes and cemeteries in your area

For employee distribution.

**May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.*

Beneficiary Resource Services is provided by Morneau Shepell. Dearborn National® Life Insurance Company does not provide or insure any part of Beneficiary Resource Services. Legal services will not be provided for court proceedings or for the preparation of briefs for legal appearances or actions or for any action against any party providing Beneficiary Resource Services. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither Morneau Shepell nor Dearborn National® Life Insurance Company is responsible or liable for care or advice rendered by any referral resources.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Only the service agreement can provide the actual terms, coverages, services, amounts and conditions. Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U. S. Virgin Islands and Puerto Rico. Product features and availability vary by state.

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