**BENEFICIARY RESOURCE SERVICES™**

**A WELLNESS PLAN FOR LIFE**

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 Bensinger, DuPont & Associates (BDA).

Beneficiary Resource Services is available to groups with 100 or more insured employees at no additional cost. It is available to: 1) Beneficiaries (and their families) of an insured person who dies; 2) Insured people who qualify for an accelerated benefit from a group life insurance program; and 3) All insureds and their families for Online Will Preparation and Online Funeral Planning.

Beneficiary Resource Services is included with all Group Life and Accident plans and is available for up to one year from the day the contact is initiated with BDA.

**SERVICES FOR BENEFICIARIES AND THEIR FAMILIES**

The following services are available after a death claim or for those that 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 the insured person or beneficiary. 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**
  BDA 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.

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

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

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 United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.
Beneficiary Resource Services is provided by Bensinger, DuPont & Associates. 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. Neither BDA nor Dearborn National® Life Insurance Company is responsible or liable for care or advice rendered by any referral resources.

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SERVICES FOR INSURED 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. Insureds and their families have access to a full legal library with many estate planning documents, including an online will. Insureds can create their own wills online in a safe and secure way, right from their homes. 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

Online Funeral Planning
Insureds and beneficiaries have access to an online funeral planning site that features a variety of helpful tools and information, such as:

▲ A downloadable funeral planning guide for insureds to document vital information their 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 the insured's area

Insureds can create a will or access the Online Funeral Planning website by visiting www.beneficiaryresource.com and entering the username provided by Dearborn National.

Additional information is provided upon enrollment.

BENEFICIARY RESOURCE SERVICES

1-800-769-9187
www.beneficiaryresource.com
Username: Dearborn National

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