

www.dearbornnational.com

Dearborn  National®  
Strength. Independence. Solutions.

## BENEFICIARY RESOURCE SERVICES™

### COPING WITH LOSS AND FINAL ARRANGEMENTS

Beneficiary Resource Services provides assistance with legal questions, funeral planning and counseling to cope with grief and financial uncertainties when it's needed the most.

#### HELPING YOUR BENEFICIARY AFTER THE CLAIM IS PAID

The loss of a loved one is never easy. Not only may dependents suffer emotionally, they also may be left to handle funeral arrangements or forced to deal with complex legal and financial issues.

Fortunately, your employer and Dearborn National® understand the unique issues that often result from a loved one's death. To meet these challenges, Beneficiary Resource Services is available to provide you and your beneficiary with valuable legal support, funeral planning, as well as grief and financial counseling services. Beneficiary Resource Services is provided by Bensinger, DuPont & Associates (BDA), one of the most successful and experienced groups in the counseling arena today.

#### BENEFICIARY RESOURCE SERVICES

# 1-800-769-9187

BDA has a nationwide network of experienced professionals who can offer counseling for individuals facing difficult legal, emotional or financial issues. BDA's counselors are available 24 hours a day, 365 days a year, and all calls are completely confidential. BDA's network consists of qualified professionals, such as:

- ▲ Grief counselors who hold master's degrees
- ▲ Attorneys who are licensed in their respective states
- ▲ Financial consultants who are Certified Consumer Credit Counselors

#### For employee distribution.

*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. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither BDA 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 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

Counseling:

**(800) 769-9187**

Funeral planning support:  
www.beneficiaryresource.com  
Password: Dearborn National

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## LEGAL, GRIEF, FINANCIAL COUNSELING AND ONLINE FUNERAL PLANNING

Beneficiary Resource Services provides unsurpassed service to help handle some of the toughest issues ever faced. Services are available to:

- ▲ The beneficiaries of an insured person who dies
- ▲ Insureds who qualify for an accelerated benefit from a group life insurance plan
- ▲ Insureds and their families for online funeral planning support

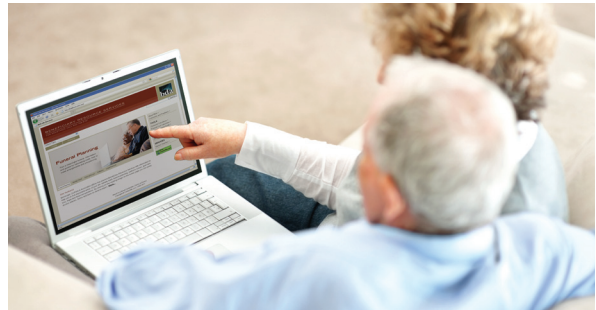
## EASY ACCESS TO COUNSELING SERVICES

When the insured person or beneficiary calls the toll-free number, **1-800-769-9187**, a counselor will assess the individual's needs and develop a plan to provide access to appropriate legal, grief or financial services. Counselors coordinate all services while maintaining confidentiality. Services include the following:

- ▲ **Unlimited phone contact**  
For one year, the insured or beneficiary has unlimited telephone access to the legal advisors, grief counselors and financial planners in BDA's network.
- ▲ **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 legal advisor or grief counselor, or they can be split among the two types of counselors or advisors in geographically accessible locations.
- ▲ **Referrals and support services**  
Counselors may make referrals to qualified legal advisors, grief counselors and financial consultants. BDA maintains a comprehensive directory of qualified and accessible professionals in the legal, counseling and financial arenas.

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

Beneficiary Resource Services is available for up to one year from the date the beneficiary contacts BDA.



## ONLINE FUNERAL PLANNING SUPPORT

[www.beneficiaryresource.com](http://www.beneficiaryresource.com)

Beneficiary Resource Services includes access to an online funeral planning site that features a variety of helpful tools and information, such as:

- ▲ A pre-need funeral planning guide and funeral arrangement questionnaire to complete prior to meeting with a funeral director
- ▲ Calculators to estimate and compare expenses for various types of funeral arrangements
- ▲ Information on funeral customs for each religious denomination
- ▲ Directories to locate funeral homes and cemeteries in the insured's area

Online access is available to the insured and beneficiary at [www.beneficiaryresource.com](http://www.beneficiaryresource.com) and entering the **password: Dearborn National**.

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

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