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Dearborn  National[®]
Partnership. Solutions. Strength.

GROUP TERM LIFE

Nobody wants to talk about it, but according to a LIMRA study, everyone needs it. "About 75 percent of Americans agree that life insurance is the best way to protect against the premature death of a primary wage earner. It's a benefit that American households need."¹

GROUP TERM LIFE INSURANCE THAT IS FLEXIBLE AND AFFORDABLE

Our Group Term Life Insurance can be provided on a guarantee issue basis and includes Supplemental Life coverage. Best of all, a tailor-made plan can be designed to fit the needs of an organization. In addition, 100% voluntary life programs are available for those employers that want to offer benefits but cannot afford the expense associated with providing this valuable coverage. Group Term Life fills the needs of employers and their employees.

GROUP DEPENDENT LIFE INSURANCE

Employees can also obtain coverage for their spouses and dependent children. Benefits are payable in the event of the death of an insured dependent at any time from any cause. Domestic partner coverage is available.

ONE THIRD OF ADULTS IN THE UNITED STATES CARRY NO LIFE INSURANCE AT ALL.¹

HELP WITH THE COST OF TERMINAL ILLNESS: ACCELERATED DEATH BENEFIT

The accelerated death benefit pays a portion of the death benefit as a living benefit up to 75 percent of the group basic and supplemental life benefit² to an employee with a terminal illness. The amount paid may vary by state.



VALUABLE COVERAGE THAT EMPLOYERS CAN ADD: ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

AD&D coverage pays benefits if an employee dies or is dismembered in an accident. Our AD&D plan includes these features:

Plegia benefits

Benefits are payable for covered accidental injuries that result in quadriplegia, paraplegia, hemiplegia or uniplegia.²

Seat belt benefit

An additional benefit is paid if the accidental death occurs while driving or riding in an automobile and using a seat belt.

Not for use in California, Montana and Oregon.

¹"Facts About Life 2008: Generations at Risk" from LIMRA International, Life Insurance Awareness Month, September 2008.

²Not available in all states. Benefit may vary by group size.

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Air bag benefit

This benefit is paid if the accidental death occurs while driving or riding in an automobile if the car is equipped with functioning air bags.

Repatriation benefit

An additional benefit is paid for the transportation of the insured person's body to a mortuary.

Education benefit

In the event of an accidental death, the benefit reimburses the individual's dependent student(s) for educational expenses in a school of higher education beyond the 12th grade.¹

ENHANCED AD&D PACKAGE²

Coma benefit

This benefit is paid if the employee becomes comatose within 31 days of an accident and remains comatose for at least 31 days.¹

Day care benefit

This benefit is paid if accidental death occurs and provides reimbursement of eligible day care expenses for children under age 13 and enrolled in a licensed day care center.

Spouse training benefit

This benefit is paid if accidental death occurs and provides reimbursement for cost of additional education for the employee's spouse.

ADDITIONAL FEATURES

Waiver of Premium

If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of nine months, prior to age 60, premium will be waived until the employee is no longer disabled or reaches age 65.

Portability

Insureds can continue their supplemental life insurance to age 65 without evidence of insurability if coverage terminates (due to termination of employment).

BENEFICIARY RESOURCE SERVICES – PROVIDING MORE THAN A CHECK TO A BENEFICIARY IN NEED.³

Support people need in time of loss – Beneficiary Resource Services is a program that combines grief, legal and financial counseling. Services are available to beneficiaries of an insured person who dies or to an insured who qualifies for an accelerated benefit.

Unlimited phone contact – For up to one year, the insured person or beneficiary has unlimited telephone access to grief counselors, legal advisors and financial counselors.

Face-to-face working sessions⁴ – Five face-to-face working sessions, or equivalent professional time, are available to the insured person or beneficiary.

We make it easy for employers to give employees an opportunity to protect those they love.

¹ Benefit not available in all states.

² Available for select groups. May vary by group size.

³ Available for select groups, may vary by group size. Beneficiary Resource Services is provided by Bensinger, DuPont & Associates. Dearborn National does not provide any part of Beneficiary Resource Services.

⁴ May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.