

[ FOR DISTRIBUTION TO ALL EMPLOYEES ]

# Beneficiary Resource Services – Coping with Loss

Grief, legal and financial counseling services provide help 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 will your dependents suffer emotionally, they may be forced to deal with complex financial and legal issues as well.

Fortunately, your employer and Fort Dearborn Life understand the unique issues that often result from a loved one's death. We now include Beneficiary Resource Services as a value-added service with your group life coverage. This grief, legal and financial counseling service offers valuable assistance for you or your beneficiary. And it is provided by Bensinger, DuPont & Associates (BDA), one of the most successful and experienced groups in the counseling arena today.

BDA has a nationwide network of experienced professionals who 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, and all calls are completely confidential.

- **Qualified professionals**  
BDA grief counselors hold master's degrees, and all attorneys are licensed in their respective states. Financial consultants are Certified Consumer Credit Counselors.

## ■ Grief, Legal and Financial Counseling

Beneficiary Resource Services provides unsurpassed service to help your beneficiaries handle some of the toughest issues they may ever have to face. Services are available to:

- The beneficiaries of an insured person who dies
- Insured people who qualify for an accelerated benefit from a group life insurance plan

## ■ Easy Access

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 grief counseling, financial counseling and/or legal services.

Counselors coordinate all services and maintain confidentiality of all information. Services include:

- **Unlimited phone contact**  
For one year, the insured person or beneficiary has unlimited telephone access to the grief counselors, legal advisors 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 grief counselor or legal advisor, or they may be split among the two types of counselors or advisors in geographically accessible locations.  
\*May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.
- **Referrals and support services**  
Counselors may make referrals to qualified grief counselors and financial and legal consultants. BDA maintains a comprehensive directory of qualified and accessible professionals in the counseling, financial and legal areas.
- **Follow up**  
Our 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.

## Beneficiary Resource Services 1-800-769-9187

Beneficiary Resource Services is provided by Bensinger, DuPont & Associates. Fort Dearborn Life Insurance Company does not provide 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 Fort Dearborn Life is responsible or liable for care or advice rendered by any referral resources. Group Life and Group Accidental Death is underwritten by Fort Dearborn Life Insurance Company.

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.

### Administrative Offices:

Downers Grove, Illinois | Cleveland, Ohio | Dallas, Texas



**FORT DEARBORN LIFE**  
*Insurance Company*

Chicago, Illinois

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