

Your Group Benefits Resource

Group Benefits | Voluntary Group Benefits | Value-Added Products & Services



FORT DEARBORN LIFE
Insurance Company
Chicago, Illinois

A Member of The Preferred Financial Group

Administrative Offices:

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

Your Group Benefits Resource

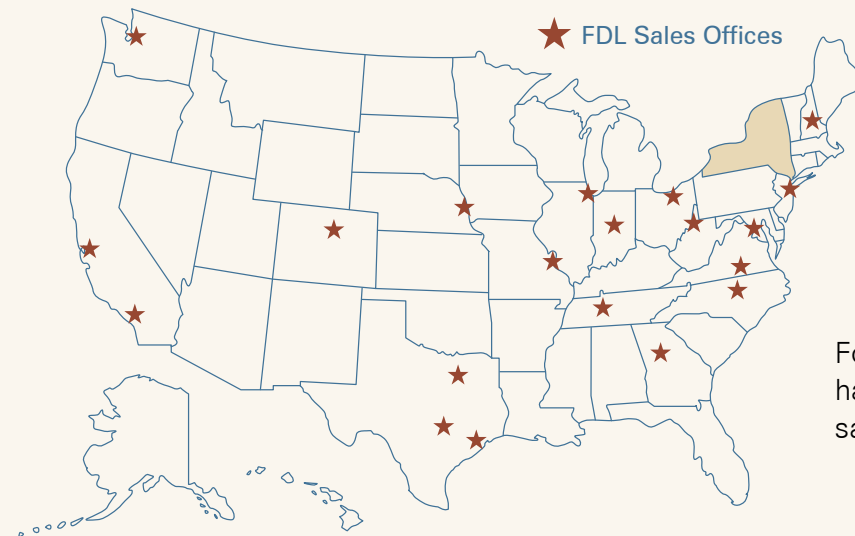
Ancillary Employee Benefits from Fort Dearborn Life

Fort Dearborn Life Insurance Company (FDL) as a member of the Preferred Financial Group is a leader in the industry, noted for its strong history of financial strength and stability. Since 1969, Fort Dearborn Life has proven its dependability by attracting group and individual clients across the country with an extensive range of insurance and financial products.

Fort Dearborn Life offers both employer-paid and voluntary group insurance products designed to improve the quality of employee benefit programs while minimizing the employer's benefit costs. Licensed in 49 states (excluding New York), the District of Columbia and both the U.S. and British Virgin Islands, Fort Dearborn Life works hard to deliver products and services that help consumers feel secure and protected. We recognize that we are selling much more than an insurance policy, we are providing peace of mind.

A+ (Superior)
Rating from A.M. Best
effective June 20, 2005.¹

A (Strong)
Rating from Standard & Poor's
for financial strength in its most current report.



Fort Dearborn Life Insurance Company has offices across the nation staffed with sales professionals ready to assist you.

¹ A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).

Group Benefits Insurance Products

Term Life, Supplemental Life, Accidental Death & Dismemberment (AD&D) and Dependent Life Insurance

- Benefit amounts may be a flat amount for all employees or may be based on classes, which are determined according to job classification, annual salary or length of service.
- Guaranteed issue amounts based on group size and participation.
- Competitive plan design options for supplemental life programs.
- Waiver of Premium and Accelerated Death Benefits included.
- AD&D coverage is provided on a 24-hour basis and is payable in the event of accidental death, loss of limbs, eyesight, speech or hearing.
- Additional AD&D features*: Seat Belt Benefit, Air Bag Benefit, Education Benefit, and Repatriation Benefit.

**Not available in all states.*

Short-Term Disability Insurance* (STD)

- Standard benefit pays up to \$750 per week not to exceed 60% of basic weekly earnings.
- Maximum benefit duration periods: 13, 26 or 52 weeks.
- Covers disabilities caused by a non-occupational accident, sickness or pregnancy.
- Benefits are payable on: 1st day accident / 8th day sickness, 8th day accident / 8th day sickness or 15th day accident / 15th day sickness.
- Available on a stand-alone basis.
- Working Partial Disability Benefit.
- Benefits are payable for non-occupational disabilities only

**Not available in all states.*

Long-Term Disability Insurance (LTD)

- Standard monthly benefit pays up to \$10,000 for takeover groups and \$6,000 for virgin risk groups with benefits of 50%, 60% and 66 2/3% of basic monthly earnings.
- Maximum benefit duration options: To age 65 with reducing benefit duration or Social Security Normal Retirement Age. Other limited duration plans are available.
- Own Occupation definition of disability for 24, 36 and 60 months available for qualifying occupations.
- Pre-existing conditions exclusions: 3/12 standard, options include 3/6/12 or 12/6/24.
- Elimination period: Ranging from 30 to 360 days.
- Work Incentive Benefit: Benefits payable for partial disability. Two methods available for calculating return-to-work income offset after the second year of disability.
 - Choice of Indexed Proportionate Loss of Earnings or 50% earning offset methods.
- 80%/60% Earnings Test Standard, 60%/60% and 80%/80% programs available.

Network Dental Insurance*

- Standard and custom dental plans with customized benefit maximums, deductibles and coinsurance amounts.
- Standard Allocation of Services and Shifted Allocation of Services plans available.
- Standard out-of-network reimbursement: Reasonable and Customary at 90th percentile.
- Extensive National Network:
 - More than 68,000 providers.
 - Substantial cost savings from network dentists
 - Flexibility to see dentists outside of the network.
- Claims Process Management:
 - Ease and accuracy of claim submission – no claim forms to submit for network providers.

**Not available in all states.*

Fort Dearborn Life
Ranks Nationally:
#1*

Total group
contracts in-force.

*LIMRA's U.S. Group Life
Sales and In-Force 2004
Annual Results.

Voluntary Group Benefits Insurance Products

■ Voluntary Group Term Life and Dependent Life Insurance

- Employees and their spouses choose a coverage amount up to \$500,000 in \$10,000 increments.
- Participation Advantage - Groups who at initial enrollment have at least 25% participation can offer employees and/or spouses, who currently have Voluntary Life coverage, and who apply for additional Voluntary Life coverage, up to \$10,000 of additional coverage without evidence of insurability, up to the group's guarantee issue level.
- Eligible dependent children ages 6 months to 18 years (23 if full-time student) can be covered for \$5,000 or \$10,000.
- Guarantee issue amounts available based on group size and participation.

■ Voluntary Group Accidental Death & Dismemberment (AD&D)

- Sold in conjunction with Voluntary Term Life.
- Employees choose a benefit amount up to \$500,000 in \$10,000 increments.
- Seat Belt Benefit pays an additional benefit up to \$25,000 if an employee dies in a covered auto accident while wearing a seat belt.
- Air Bag Benefit pays an additional benefit up to \$5,000 if an insured employee dies while driving or riding in an automobile with a manufacturer installed air bag and wearing a seat belt when the air bag inflated.
- Education Benefit provides additional benefits to eligible dependents for incurred educational expenses. (Not available in all states.)

■ Voluntary Group Short-Term Disability* Insurance (VSTD)

- Employer selects from six benefit options:
 - 1st Day Accident / 8th Day Illness / 13 Week Maximum
 - 15th Day Accident / 15th Day Illness / 13 Week Maximum
 - 1st Day Accident / 8th Day Illness / 26 Week Maximum
 - 15th Day Accident / 15th Day Illness / 26 Week Maximum
 - 1st Day Accident / 8th Day Illness / 52 Week Maximum
 - 15th Day Accident / 15th Day Illness / 52 Week Maximum
- Employees choose a weekly benefit amount from \$150 to \$750 (\$1,150 maximum for groups of 100+ lives) in \$50 increments (not to exceed 60% of weekly earnings).
- Benefits are payable for non-occupational disability only.
- Pre-existing condition exclusion: 12/12 (3/12 in PA).

**Not available in all states.*

■ Voluntary Group Long-Term Disability Insurance (VLTD)

- Benefit Duration: Employer chooses either to age 65 plan or 2-year sickness / 5-year accident.
- Elimination Period: Employer chooses either 90 or 180 days.
- Benefit Amount: Employee chooses a weekly benefit amount from \$100 to \$1,150 in \$50 increments (not to exceed 60% of weekly earnings).
- 24-Month Own Occupation Disability Definition.
- 3-Month Survivor Benefit.
- Progressive Partial Disability Benefit.

■ Voluntary Network Dental Insurance

- Standard and custom dental plans with customized benefit maximums, deductibles and coinsurance amounts.
- 25% employee participation required.
- Standard Allocation of Services and Shifted Allocation of Services plans available.
- Standard out of network reimbursement: Reasonable and Customary at 90th percentile.
- Extensive National Network:
 - Over 68,000 providers.
 - Substantial cost savings from network dentists, and
 - Flexibility to see dentists outside of the network.
- Claim Process Management:
 - Ease and accuracy of claim submission - no claim forms to submit for network providers.

■ Voluntary Group Dental Insurance

- Employer selects from two benefit plans - Scheduled Benefit or Reasonable & Customary (R&C).
- Employer chooses from 3 benefit programs - Gold, Silver and Bronze (only Gold and Silver for R&C).
- Orthodontic coverage available for children under the Gold benefit program.
- Benefits are paid for preventive and diagnostic care.
- Personal choice of dental provider.
- Competitive group pricing.

■ Voluntary Group Critical Illness Insurance

- Employees and their spouses choose a coverage amount up to \$50,000 in \$5,000 increments.
- One-time lump sum payment if the insured undergoes a covered Organ Transplant, or is first diagnosed with a Heart Attack, Stroke, Life-Threatening Cancer or Kidney Failure.
- Payment is made in addition to other benefits the insured may have.



Flexibility

Each of the Voluntary Plans offers flexibility for employers and employees to create the right program tailored to their needs.

Financial Strength

\$1.7 billion in assets and \$125.2 billion life insurance in-force.²

² As of 12/31/05.

Value-Added Products & Services

■ **Beneficiary Resource Services** (available to groups with 100 or more insured employees)

- Innovative program that combines grief, legal and financial counseling, for employer group life insured employees and their beneficiaries, at no additional cost.
- Unlimited telephone access to grief counselors, legal advisors and financial counselors.
- Five face-to-face working sessions or equivalent professional time. Sessions may be used with one grief counselor or legal advisor, or they may be split between the two in geographically accessible locations.

■ **STD Telephonic Intake Claim Process** (available for select groups)

■ **Disability Claim Management**

- Comprehensive Return-to-Work Strategy
 - STD/LTD Early Intervention
 - Return to Work Services

■ **GuidanceResources® Online** (available with Employer Paid and Voluntary Group STD & LTD only)

- Membership is provided free of charge to all new STD and LTD groups.
- Available 24-hours a day, 7 days a week.

■ **Employee Assistance Program** (available with Employer Paid STD and/or LTD coverage)

- Options include:
 - Telephonic counseling
 - Telephonic and three face-to-face models.

Online Solutions

- Maintenance of enrollment and billing.
- Booklets, administrative forms available online.
- Small Group and Voluntary product quoting online.
- STD Web Claim Reports available for select groups.

Product availability and product features may vary by state. Beneficiary Resource Services is offered and administered by Bensinger, DuPont & Associates. GuidanceResources® Online and Employee Assistance Program (EAP) services are offered and administered by ComPsych® Corporation. These programs are not provided by Fort Dearborn Life nor do they provide any part of these services. This brochure is for illustrative purposes only and is not a contract.

Contact Us

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Group Customer Service (800) 348-4512
Group Administration (800) 348-4512
Life Claims (800) 348-4511
Disability Claims (800) 348-4510
Commissions (800) 352-3935

■ **Ohio Administrative Office Address:**

Fort Dearborn Life Insurance Company
20445 Emerald Parkway, Suite 400
Cleveland, Ohio 44135
Main Number (800) 544-9000
Group Marketing and Sales (800) 544-9000
Group Policy Services (800) 782-8524
Group Claims (800) 782-8533

■ **Texas Administrative Office Address:**

Fort Dearborn Life Insurance Company
2400 Lakeside Blvd.
Richardson, Texas 75082-7399
Customer Service (800) 778-2281
Marketing (800) 554-6330

Call Your Group Benefits Resource Today!

(800) 331-0512



FORT DEARBORN LIFE
Insurance Company

www.fdl-life.com