

## CREATE YOUR OWN WILL ONLINE

How can you have peace of mind that in the event of your death, your property will be distributed according to your wishes? Or your children will be cared for by those you choose? The answer is by having a will.

Online will preparation is an enhanced product service available with your group life insurance coverage from Dearborn National®. The service provides you the ability to simply and quickly create a standard will that meets your needs and is valid in all states—free of charge. Known as the EstateGuidance® program,<sup>1</sup> the service can be accessed online at your convenience.

### WHY IS IT IMPORTANT TO HAVE A WILL?

A will is one of the most important legal documents you will ever sign. Upon your death, it controls who gets your property, who will be the guardian of your children and who will manage your estate.

A poll by Bankrate, Inc., found that 69% of parents with children under the age of 18 don't have a will—yet 88% of them said they believe a will is important in order to appoint guardians.<sup>2</sup>

Without a will, state laws will determine who gets your property. In most states, your property may be divided among your spouse and children. If you do not have immediate family, your property may be distributed to other family members or next of kin. If the court cannot find your next of kin, then the property goes to the state. A will is a legal document that states how you want your property to be distributed rather than having a court decide for you.



### EASE THE COSTLY AND TIME-CONSUMING BURDEN OF PROBATE

Probate is a required legal proceeding in which a court determines how property will be divided. If you do not have a will, the court will appoint an administrator and charge a fee for doing so. This may take a long time and cost a significant amount of money. While a will does not preclude probate, it can reduce time, expense and undue stress upon your loved ones.

### CREATE YOUR WILL TODAY!

1. Go to [www.dearbornnational.com](http://www.dearbornnational.com)
2. Click the "Individual" tab
3. Under "Online Services," click on "Online Will Preparation"
4. Read the brief overview and click on "Go To EstateGuidance"
5. On the EstateGuidance login page, enter the code: fdlwill

Creating a will is as easy as 1-2-3

#### For employee distribution.

<sup>1</sup>EstateGuidance® is offered by ComPsych® Corporation. EstateGuidance® is administered by ComPsych® Corporation. Dearborn National® Life Insurance Company does not underwrite or administer the EstateGuidance® program. This brochure is for illustrative purposes only and is not a contract.

<sup>2</sup>NEW YORK, Nov. 19, 2007/PRNewswire-FirstCall via COMTEX News. Network/-Bankrate, Inc.(Nasdaq: RATE) <http://investor.bankrate.com/releasedetail.cfm?ReleaseID=276290>

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**WITHOUT A WILL, THE COURTS—NOT YOU—  
DECIDE WHAT HAPPENS TO YOUR ASSETS  
AND YOUR CHILDREN.**

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The ComPsych® EstateGuidance® three-step process makes it fast and easy to prepare a will:

**1. Complete the Will Questionnaire by going to [www.dearbornnational.com](http://www.dearbornnational.com).**

Simply answer a series of straightforward questions about your unique situation.

**2. We Prepare Your Will**

EstateGuidance® will prepare your will online using its advanced technology. You can rest assured that your document will be properly formatted and tailored to your particular needs.

**3. Print and Review**

All you need to do is print and review your will, which you can access immediately online.

**WHY CHOOSE ESTATEGUIDANCE® TO WRITE YOUR WILL?**

**Experience you can trust.** EstateGuidance® services are provided through Dearborn National by ComPsych®, the world's largest provider of global employee assistance programs.

**Excellent customer service.** ComPsych's knowledgeable and friendly customer support professionals are available to answer your questions.

**Safe and confidential.** You get the protection of Verisign, a secure encryption system.

**Other legal documents available.** You can purchase additional legal documents—such as a living will to make advance decisions about life support or to appoint someone else to make the decision for you—from a reputable source at an affordable price.

**MAKING A WILL HAS NEVER BEEN EASIER,  
AND IT'S FREE. DO IT TODAY.**