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Strength. Independence. Solutions.

## ONLINE BENEFICIARY MANAGEMENT

### MAKES NAMING YOUR GROUP LIFE INSURANCE BENEFICIARIES QUICK AND EASY

Your employer has provided you with group life insurance from the underwriting companies of Dearborn National. This coverage provides valuable benefits to your beneficiaries in the event of your death. Deciding who should receive these benefits is critical and helps your loved ones avoid potential legal issues. Online Beneficiary Management is a fast and easy way for you to make your beneficiary designations while also protecting your privacy.

Your beneficiary is a person or estate that will receive a life insurance benefit payment upon your death. You can have more than one beneficiary, and common choices for beneficiaries include spouses, children, other family members, friends, charitable organizations or trusts. If you do not designate a beneficiary, your group life insurance benefits could revert to the state, causing benefits to be distributed in a way you had not intended. This is why choosing a beneficiary is so important. We make this task easier with Online Beneficiary Management.

Online Beneficiary Management is accessible on a secure Web site available to you 24 hours a day, 7 days a week. It allows you to designate your group life insurance beneficiaries at your convenience and is offered to you at no charge.

#### HERE'S HOW THE ONLINE BENEFICIARY MANAGEMENT PROCESS BEGINS

Shortly after becoming insured, instructions will be provided to you on how to use the Online Beneficiary Management website. By following these instructions, you will be able to complete the online form, view your information, make any changes you wish and even print out the form for your records. Your choices are effective immediately, and there is no paperwork to send in.

#### YOUR BENEFICIARY DESIGNATIONS ARE IMMEDIATE.

Once you complete your beneficiary information, simply click on "Confirm & Save Designations," and your designations will be submitted and saved. You'll have an online record of your life insurance designations, and you can even print out a record to store with other important papers.

#### IF YOU NEED TO MAKE CHANGES IN THE FUTURE, NO PROBLEM.

If you wish to make changes or update your beneficiary information, simply access our Online Beneficiary Management tool and update your information with the changes.

#### WE ARE THERE TO HELP EVERY STEP OF THE WAY

Your instructions will include an e-mail address, phone number and hours for the Beneficiary Management Center. We offer our insureds more than an insurance contract, so call us: we'll be happy to help.

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**For employee distribution.**

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