

www.dearbornnational.com

Dearborn National™
Strength. Independence. Solutions.

GUIDANCERESOURCES® ONLINE

Help you need and deserve. Employee Guide to use.
www.guidanceresources.com

Fort Dearborn Life Insurance Company® (a Dearborn National™ brand company) understands that when personal problems arise, many of us opt to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych®, The Guidance Resource Company®, to offer you an easy and convenient way to find the help you need. Whether it's an emotional, legal or financial issue, ComPsych's® GuidanceResources® Online offers a multitude of resources offering support and solutions.

HOW CAN GUIDANCERESOURCES® ONLINE HELP ME?

GuidanceResources® Online offers online services designed to help address the personal concerns and life issues you may be facing. Whether it's depression, alcohol and drug abuse, or grief and loss, these services are available to you and members of your family at no cost—24 hours a day, seven days a week.

WHAT ABOUT FINANCIAL CONCERNS?

Financial issues can arise at any time, from dealing with debt to saving for college. GuidanceResources® Online is available to provide you with the tools and information you need to meet your financial goals. From family budgets and tax questions to credit issues and investments, online resources are available to help solve your personal money management concerns.

HOW CAN I MANAGE ALL OF LIFE'S LITTLE DETAILS AND THE ISSUES MY FAMILY FACES?

Who couldn't use a little more assistance in their



lives? Whether you are a new parent, giving care to an elder, sending a child off to college, buying a car, or doing home repairs, you're bound to come across concerns that need to be addressed. GuidanceResources® Online will help you explore options and provide helpful literature for additional information.

WHERE CAN I GET ANSWERS TO MY LEGAL QUESTIONS?

Many of us face legal issues or problems at some time in our lives, whether it's a divorce, bankruptcy or buying real estate. GuidanceResources® Online provides access to practical, understandable information and tools to address your concerns and assist you in resolving the issue.

GuidanceResources® Online is offered and administered by ComPsych® Corporation. Fort Dearborn Life Insurance Company does not provide or insure any part of GuidanceResources® Online. Products and services marketed under the Dearborn National™ brand and the star logo are underwritten and/or provided by Fort Dearborn Life Insurance Company® (Downers Grove, IL) and certain of its affiliates. Fort Dearborn Life Insurance Company® offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands, the British Virgin Islands and Guam. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

For employee distribution.

GUIDANCERESOURCES® ONLINE IS HERE TO HELP

GuidanceResources® Online is available 24 hours a day, 7 days a week:

www.GuidanceResources.com

GO ONLINE ANYTIME YOU NEED TRUSTED, EXPERT INFORMATION, RESOURCES OR AN ANSWER TO AN EVERYDAY QUESTION.

- ▲ Get helpful answers to your questions quickly and easily
- ▲ Review and print in-depth HelpSheet topics
- ▲ Purchase one of our pre-screened reference books without leaving the site

**JUST GO TO
WWW.GUIDANCERESOURCES.COM!**

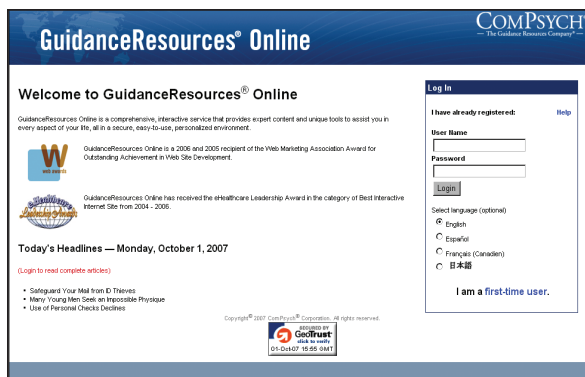


Figure A.



Figure B.

GUIDE TO USING GUIDANCERESOURCES.COM

1. Once on the GuidanceResources.com home page (Figure A.), click on the link at the top labeled "I am a first-time user."
2. You will then be asked to enter your **company ID: fdleap**. You will be asked to enter a **user name and password**. Both can be anything you would like them to be, but should be something you will remember. The user name (often your name) has to be at least six characters long and should have no spaces (for example: joesmith). The hint is meant to prompt you if you forget your password. Make sure that you **complete all fields that have red asterisks**, as these are required fields. When you've finished, click on the **"Submit"** button at the bottom of the page.
3. On the next page, you will be asked to provide some demographic information. The Company Name and E-mail Address fields are required, but all of the other fields are optional. Be sure to read the Terms of Use and click inside the check box to indicate your agreement to those terms. When you've finished, click on the **"Submit"** button at the bottom of the page.
4. You should now be on the Web site (Figure B.).
5. FOR FUTURE LOGINS, you will **NOT** have to enter all of the demographic information again. You will only need to remember your **username and password**. Instead of clicking on the first-time user link, go to the member login section and enter your user name and password. This will take you directly to GuidanceResources.com.
6. If you have any problems logging in, you can reach member services at memberservices@guidanceresources.com or (877) 595-5289.

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.