

**FORT DEARBORN LIFE INSURANCE COMPANY®**  
**Chicago, Illinois**

**RIDER**

This Rider is made a part of the Policy or Certificate (hereafter “the Policy”) to which it is attached. It takes effect and ends at the same time as the Policy. All provisions of the Policy, including any other Riders or Amendatory Endorsements will apply to this Rider, except that in the event of a conflict, the specific provisions of this Rider will govern.

**Beneficiary Resource Services**

***What is the Beneficiary Resource Services?***

The *Beneficiary Resource Services* is a noninsurance benefit made available to **You** or **Your** beneficiaries which provides access at no additional cost to the following services.

- Unlimited telephone access to grief counselors, legal advisors and financial advisors for up to one year from the date of loss; and,
- Five (5) face-to-face sessions, or equivalent professional time, with a grief counselor, legal advisor and/or a financial advisor for up to one year from the date of loss.

***How the Beneficiary Resource Services are accessed***

**You** or **Your** beneficiaries may access these services by contacting Bensinger, DuPont & Associates at 1- 800-769-9187, the program administrator for *Beneficiary Resource Services*. Additional contact information will be provided at the time a claim for a loss covered under the Policy is made. Fort Dearborn Life Insurance Company® does not underwrite or administer the *Beneficiary Resource Services* program.

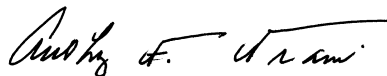
***When do the Beneficiary Resource Services Terminate?***

The services available under this Rider will end as follows:

- On the date **Your** coverage is terminated under the section *When Does Your coverage under the Policy end?* found in the Termination Provision of the Policy; or
- One year from the date of loss if the loss occurs while the Policy is in effect.

***Important Terms***

For purposes of this Rider, “date of loss” means the date of death of the named insured or the date the named insured became eligible for benefits under the Accelerated Death Benefit provision of the Policy to which this Rider is attached. If the named insured becomes eligible for and receives benefits under the Accelerated Death Benefits provision of the Policy, and subsequently dies, the date of loss remains the date the named insured became eligible for benefits under the Accelerated Death Benefit provision of the Policy to which this Rider is attached.



President

Nothing contained in this Rider shall be held to alter or affect any provision or condition of the Policy other than as stated above.

**NOTICE**  
*to*  
**the Policyholder and Certificateholder Insured under**  
**the Group Term Life Insurance Policy**  
**Provided by Fort Dearborn Life Insurance Company®**  
**Regarding the Beneficiary Resource Services Noninsurance Benefit**

This notice is to advise you that Your Group Term Life Insurance program also provides a noninsurance benefit: *Beneficiary Resource Services*.

**Noninsurance Benefit Description**

Beneficiary Resource Services is a service that provides unlimited telephone access to grief counselors, legal advisors and financial advisors, as well as five (5) face-to-face sessions for up to one year following the date of loss. (Date of loss is defined in the Beneficiary Resource Services Rider attached to the Policy.)

This noninsurance benefit is available at the option of the Policyholder without any action required on the part of an insured person to either accept or decline the service.

There is no charge for this service.

The service is currently administered by Bensinger, DuPoint & Associates.

Fort Dearborn Life Insurance Company® (sometimes referred to as “We” or “Our”) makes this program available, but it does not underwrite or administer the Beneficiary Resource Services program.

**Why This Service is Being Made Available**

We are making this service available to provide support and assistance to persons who have suffered a loss that is covered by the group term life insurance policy. The death or terminal illness of a loved one has a significant impact and support services help deal with the grief legal or financial issues experienced during the critical months following a loss.

**Accessing Beneficiary Resource Services**

Services may be accessed by contacting the program administrator named in the Rider at 1-800-769-9187.

**Termination of the Noninsurance Benefit**

This noninsurance benefit is provided free of charge. It is subject to termination at our option or at the option of the program administrator.

If We discontinue this service We will notify the Policyholder not less than thirty (30) days in advance of the discontinuance of this service.

If the current program administrator discontinues the program and we are unable to find a replacement, we will notify the Policyholder as soon as is reasonable under the circumstances. If discontinued, the services available under this noninsurance benefit will no longer be available.

Unless terminated by Us or by the Program administrator, the Beneficiary Resource Services noninsurance benefit is available following a covered loss for as long as you remain covered under the group term life insurance policy and such policy remains in effect, subject to the time periods stated above.

**FORT DEARBORN LIFE INSURANCE COMPANY®**  
**Chicago, Illinois**

**RIDER**

This Rider is made a part of the Policy or Certificate (hereafter “the Policy”) to which it is attached. It takes effect and ends at the same time as the Policy. All provisions of the Policy, including any other Riders or Amendatory Endorsements will apply to this Rider, except that in the event of a conflict, the specific provisions of this Rider will govern.

**On-Line Will Preparation Service**

***What is the On-Line Will Preparation Service?***

*On-line Will Preparation Service* is a noninsurance benefit made available to **You** which provides access at no additional cost to the following service:

- Access to on-line tools and resources to help **You** create **Your** will.

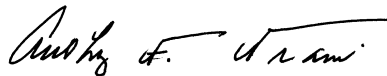
***How is the On-line Will Preparation Service Accessed?***

Your employer will give you a promotional code to access the EstateGuidance® web service at EstateGuidance.com. This code will give you access to the will preparation services.

The On-line Will Preparation Service program is administered and provided by ComPsych® Corporation. Fort Dearborn Life Insurance Company® does not underwrite or administer this program.

***When does the On-Line Will Preparation Service Terminate?***

The On-Line Will Preparation Service terminates if **Your** coverage is terminated under the section on *When does Your coverage under the Policy end?* found in the Termination Provision of the Policy.



President

Nothing contained in this Rider shall be held to alter or affect any provision or condition of the Policy other than as stated above.

**NOTICE**  
*to*  
**the Policyholder and Certificateholder under**  
**the Group Term Life Insurance Policy**  
**Provided by Fort Dearborn Life Insurance Company®**  
**Regarding the On-Line Will Preparation Noninsurance Benefit**

This notice is to advise you that Your Group Term Life Insurance program also provides a noninsurance benefit: *On-Line Will Preparation Service*.

**Noninsurance Benefit Description**

On-Line Will Preparation Service is a service that provides access to a website to help in the preparation of a Last Will and Testament.

This noninsurance benefit is available at the option of the Policyholder without any action required on the part of an insured person to either accept or decline the service.

There is no charge for this noninsurance benefit.

The service is currently administered by ComPsych® Corporation.

Fort Dearborn Life Insurance Company® (sometimes referred to as “We” or “Our”) makes this program available, but it does not underwrite or administer the program.

**Why This Service is Being Made Available**

By using the EstateGuidance® web service at EstateGuidance.com, You will have access to on-line tools and resources to create Your will, utilizing the services provided by ComPsych Corporation. In addition to acquiring group term life insurance, preparing a will is another important way to protect your loved ones.

**Accessing On-Line Will Preparation Service**

Your employer will distribute promotional material, website information, and a promotional code for you to use. This promotional code will provide will preparation services free of charge on the website.

**When Does the On-Line Will Preparation Service Terminate?**

This noninsurance benefit is provided free of charge as a courtesy. It is subject to termination at our option or at the option of the program administrator.

If We discontinue this service We will notify the Policyholder not less than thirty (30) days in advance of the discontinuance of this service.

If the current program administrator discontinues the program and we are unable to find a replacement, we will notify the Policyholder as soon as is reasonable under the circumstances.

Unless terminated by Us or by the Program administrator, the On-Line Will Preparation Service noninsurance benefit is available for as long as you remain covered under the group term life insurance policy and such policy remains in effect.

If discontinued, the services available under this noninsurance benefit will no longer be available.

EstateGuidance® is offered by ComPsych® Corporation. EstateGuidance® is administered by ComPsych® Corporation. Fort Dearborn Life Insurance Company® does not underwrite or administer the EstateGuidance® program.
---

**FORT DEARBORN LIFE INSURANCE COMPANY®**  
**Chicago, Illinois**

**RIDER**

This Rider is made a part of the Policy or Certificate (hereafter “the Policy”) to which it is attached. It takes effect and ends at the same time as the Policy. All provisions of the Policy, including any other Riders or Amendatory Endorsements will apply to this Rider, except that in the event of a conflict, the specific provisions of this Rider will govern.

**Travel Resource Services**

***What is the Travel Resource Services?***

*Travel Resource Services* is a noninsurance benefit made available to **You** which provides access at no additional cost to the following services:

- Access to a toll free number in the event **You** encounter an emergency while traveling more than 100 miles from **Your** principal residence.
- Access to on-line tools and resources for any pre-trip assistance **You** may need.

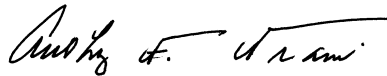
***How is Travel Resource Services accessed?***

**Your** employer will provide **You** with an identification card to be used whenever services are needed. This card will give **You** access to the toll-free number used to initiate the services.

The Travel Resource Services program is administered and provided by Europ Assistance USA, Inc. Fort Dearborn Life Insurance Company® does not underwrite or administer this program.

***When do the Travel Resource Services terminate?***

The Travel Resource Services terminate if **Your** coverage is terminated under the section on *When does Your coverage under the Policy end?* found in the Termination Provision of the Policy.



President

Nothing contained in this Rider shall be held to alter or affect any provision or condition of the Policy other than as stated above.

**NOTICE**  
**to**  
**the Policyholder and Certificateholder under**  
**the Group Term Life Insurance Policy**  
**Provided by Fort Dearborn Life Insurance Company®**  
**Regarding the Travel Resource Services Noninsurance Benefit**

This notice is to advise you that Your Group Term Life Insurance program also provides a noninsurance benefit: *Travel Resource Services*.

**Noninsurance Benefit Description**

Travel Resource Services is a service that provides telephonic access to emergency assistance while traveling more than one hundred (100) miles from **Your** home and access to on-line travel tools and resources when preparing a trip.

This noninsurance benefit is available at the option of the Policyholder without any action required on the part of an insured person to either accept or decline the service.

There is no charge for this noninsurance benefit.

The service is currently administered by Europ Assistance USA, Inc.

Fort Dearborn Life Insurance Company® (sometimes referred to as “We” or “Our”) makes this program available, but it does not underwrite or administer the Travel Resource Services program.

**Why This Service is Being Made Available**

We are making this service available to provide support and assistance to persons who are traveling or preparing to travel, in addition to the group life and accidental death benefits available under this Policy. If an emergency occurs on a trip, counselors are available to assist in locating nearby hospitals, assist in recovering lost passports, medical evacuations, and other emergencies. Advice at the planning stage of a trip is available.

**Accessing Travel Resource Services**

Services may be accessed by contacting the program administrator at 1-877-715-2593.,

**Termination of the Noninsurance Benefit**

This noninsurance benefit is provided free of charge as a courtesy. It is subject to termination at our option or at the option of the program administrator.

If We discontinue this service We will notify the Policyholder not less than thirty (30) days in advance of the discontinuance of this service.

If the current program administrator discontinues the program and we are unable to find a replacement, we will notify the Policyholder as soon as is reasonable under the circumstances. If discontinued, the services available under this noninsurance benefit will no longer be available.

Unless terminated by Us or by the Program administrator, the Travel Resource Services noninsurance benefit is available following a covered loss for as long as you remain covered under the group term life insurance policy and such policy remains in effect.