why Dearborn National?
In the middle of one of the worst economic downturns our nation has faced, not only has Dearborn National remained financially sound—we continue to thrive. In fact, on the heels of a record-breaking sales year in 2010, Dearborn National maintained momentum in January 2011 with the best sales month in company history, eclipsing our previous best month by 128%. Why Dearborn National? There are more than a few reasons, but here are three that have helped shape our success.

We Are Financially Strong
At the heart of our business is the commitment to fulfill our obligations to those we insure, many of whom are facing life-changing situations. We take that commitment seriously. That’s why we apply sound discipline in the management of our resources and keep a sharp eye on our investment policies. That commitment is reflected in our financial strength ratings from A.M. Best Company and Standard & Poor’s, both of which rate us A+. Not many companies can make that claim.

We Focus on the Customer Experience
Our goal is to enhance the overall customer experience at every touchpoint. That is most often associated with the personal interactions customers receive, either in person or through our customer service call centers. We implement rigorous training for our customer service staff and sales and marketing staff to ensure that customer care is given top priority. We know that technology solutions also define the customer experience. Our technology is continually evolving to meet customer needs and to deliver web-based solutions that offer a seamless customer experience—from policy administration to claims management.

Unlike many in our business, we are a privately held corporation. That independence allows us to make our customers our primary focus, rather than seeking to meet the expectations of investment analysts.
We Provide Solutions That Meet Customer Needs
We’re proud to offer a complete portfolio of insurance solutions that meet the ongoing—and emerging—needs of our customers. Nowhere is that more evident than the development of our Critical Illness solution, introduced in the second quarter of 2011 in response to health care reform and to the changing economic landscape faced by employers and employees alike. Our Critical Illness product covers the gaps left by disability insurance and health plans, including high deductibles, co-insurance, loss of income, as well as other unexpected expenses.

We also recognize that many working-class Americans are underinsured. That’s why we unveiled Mountain Vista™, a term life product designed as an affordable option for this underserved market.

Finally, our dental program, the fastest-growing in the United States, continues to offer the largest dental PPO network in terms of access points, ensuring greater choice. At Dearborn National, we seek to offer more. More than products, more than insurance, we seek to offer solutions.

Why Dearborn National? I invite you to take a moment to review our exciting developments. After you do, I’m convinced you will discover why so many are turning to Dearborn National.

Sincerely,

[Signature]

Anthony F. Trani
President and CEO, Dearborn National
IN 2010

NET ASSETS $3.9 billion
LIFE INSURANCE IN FORCE $162.7 billion
REVENUES $1.0 billion

Fort Dearborn Life Insurance Company® is rated A+ (Superior) by A.M. Best Company¹ and A+ (Strong) by Standard & Poor’s².

Fort Dearborn Life Insurance Company® of New York is rated A+ (Superior) by A.M. Best Company¹ and A+ (Strong) by Standard & Poor’s².

Colorado Bankers Life Insurance Company® is rated A (Excellent) by A.M. Best Company¹.

1. Affirmed October 19, 2010. A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).
THE SIZE OF OUR DENTAL NETWORK GIVES YOU MORE CHOICE
Our dental network reached a new milestone of more than 180,000 dental access points, the largest in America. That means our members have even more access to a nearby dental provider of their choice.
Our proactive approach to wellness helps members understand the importance of good oral health, which studies show can impact overall health. Members can visit our online Dental Wellness Center to access a collection of dental resources, including health tips, risk assessments and advice from a licensed dentist.

Mailing campaigns are another tool we use to actively engage our members. In 2010, we sent educational materials to nearly 91,000 members believed to be at risk for dental decay. This included information on the importance of sealants for children, how to take care of periodontal disease and “Happy First Birthday” cards reminding parents to make a dental appointment for their child.
WE UNDERSTAND THAT PREVENTION IS BETTER THAN TREATMENT
Many Americans underestimate the financial impact a critical illness can have on their lives. Dearborn National offers Critical Illness Benefits packaged with life insurance policies, because when an illness strikes, full attention should be given to treating the illness—not worrying about money.

Our Critical Illness Benefits provide cash to cover whatever expenses, medical or otherwise, need to be paid.

The process is simple: If the insured is diagnosed with a covered condition and is approved for Critical Illness Benefits, the benefit will be provided in a single lump-sum payment. Proof of expenses is never required.
We want every customer to be a satisfied customer. Period. That’s why we go out of our way to ask our customers what they think of us. In a 2010 survey, 98% of respondents said they were either “satisfied” or “extremely satisfied” with our implementation and account management services. We work hard to achieve this level of excellence, and we take pride in providing our customers exactly what they need.
“Dearborn National provided exactly what we needed.”

“We couldn’t have asked for more help, understanding or flexibility. Very impressed.”

“Always available and responsible. Positive ‘can-do’ approach.”

“Customer service is obviously not a lost art.”

OUR CUSTOMERS’ VOICES ARE HEARD
Dearborn National offers a full suite of highly competitive insurance products covering diverse markets, including: Group Benefits (employer-paid/voluntary), Worksite, Individual and an array of enhanced product services. We pride ourselves on providing employer groups with customized product solutions that help enhance the value of their benefit programs.
solutions
Dearborn National products provide value, flexibility and affordability—whether it’s helping individuals prepare for tough situations, promoting good oral health while offering rich dental coverage or providing benefits in all stages of life.

Dental

The Largest Network, the Best Value

No benefits program is complete without dental. And with the largest dental network, Dearborn National is the clear choice. Our network size, flexible plans, robust coverage options and dental wellness initiatives are unmatched. It’s simple: The larger the network, the greater the choices, convenience and flexibility in choosing a network dentist.

At a glance

- We’re the largest dental network in America with more than 180,000 access points.
- Network dentists and specialists are fully credentialed and offer members substantial savings.
- Members are able to see any licensed network provider in the U.S. without a referral.
- Members have access to our online Dental Wellness Center for health tips, risk assessments and advice from a licensed dentist.

Life

Delivering Peace of Mind

We offer a Group Term Life program that can be tailor-made to fit the needs of any organization. Plus, our Worksite and Individual Solutions Division offers Individual Life products to employees through a company or association, and to individuals through appointed agents. Our programs are easy to enroll in or apply for and offer employers flexible administrative solutions.

At a glance

- Our Group Term Life product offers Basic, Supplemental or Voluntary plans.
- Optional coverage is available for spouses and dependents.
- Our Individual Life and Group Voluntary products offer 100% voluntary plans that address a variety of needs.
- There are low minimum premiums with convenient payroll deduction options.
- Our newly introduced Critical Illness Rider brings an innovative addition to our protection benefits.
Critical Illness

An Innovative Protection Benefit

Employers want to offer the affordable protection of term life insurance. But employees are also concerned about the possibility of a critical illness. Dearborn National has a combined solution. We offer term life insurance policies with Critical Illness Benefits through our Group Benefits Division and our Worksite and Individual Solutions Division.

At a glance

A lump sum benefit is paid upon the diagnosis of a specified critical illness or death. Also, if an employee or a covered dependent dies due to any cause, the beneficiary will receive any remaining benefits as a death benefit.

Critical Illness Benefits can help with lost wages, deductibles, mortgages and much more.

Critical Illness Benefits can be tailored to include or exclude certain covered conditions.

Enhanced Product Services

Making a Difference

A range of Enhanced Product Services are available with our group insurance products. We offer everything from financial and legal counseling to online will preparation and travel assistance services, plus cost-effective ways to enhance benefit programs, retain valuable employees and attract top talent.

At a glance

Enhanced Product Services include:

• Disability Resource Services™
• Beneficiary Resource Services™
• Travel Resource Services™
• Dearborn National® Freedom Account
• Employee Assistance Programs
• Online Billing and Service Solutions
• Online Evidence of Insurability
• Online Will Preparation
• Online Beneficiary Management
• Online Dental Wellness Center®

Disability

Stability When It’s Most Needed

We offer numerous solutions to assist employers in managing their disability needs, including a claims management process that helps employees return to work. Our Group Short-Term Disability and Group Long-Term Disability products meet the needs of businesses and their employees.

At a glance

We work with the employer and employee to focus on returning to work.

Seamless claim transition from STD to LTD.

Employers with both STD and LTD coverage with us benefit from integrated claims management.

Claim triage process identifies appropriate clinical and non-clinical resources for each claim.
EXECUTIVE MANAGEMENT TEAM

Back row, left to right: Craig Nordyke, Vice President and Chief Actuary; Paul Gauthier, Vice President, Chief Financial Officer and Treasurer; Matt Reddy, Vice President, Sales, National Accounts; Brian Griffin, Vice President, Sales, Regional Markets.

Front row, left to right: Karen Kozlowski, Director, Human Resources; Scott Morgan, Vice President, Chief Information Officer and Chief of Staff; Victoria Fimea, Vice President, General Counsel and Secretary; Anthony Trani, President and CEO; Joane Fingers, Vice President, Group Administration; Stephen Clabaugh, President, Worksite and Individual Solutions Division; John Doyle, President, Dental Division.
Dearborn National’s executive management team has more than 200 years of combined experience.
We insure and/or administer benefits programs for nearly 11 million people. We also rank 2nd in the U.S. for total number of group life contracts in force.¹
SOME OF OUR CLIENTS INCLUDE:

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<td>CHRISTUS Health</td>
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<td>Rent-A-Center</td>
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<td>Devon Energy</td>
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<td>Key Energy Services, Inc.</td>
<td>West Texas Public Schools</td>
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<td>Kraft Foods Global, Inc.</td>
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Fallon Benefits Group Names Dearborn National 2011 Partner of the Year

Dearborn National is the first ancillary carrier to be chosen by Fallon Benefits Group to receive its unique Business Partner of the Year award. Although awarded in 2011, Dearborn National was chosen for this distinct honor based on a unanimous decision by Fallon’s entire office for our excellent collaboration with the firm in 2010.

Fallon Benefits Group is based out of Atlanta and has offered this recognition since 2008.

1. Based on results shown in LIMRA's Group Life Sales and In-Force 2009 Annual Results. Excludes specialty products.
National and International Presence
We are licensed in all 50 states, as well as the District of Columbia, the U.S. Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Across the nation, we have more than 30 administrative and sales offices providing service and support to our producers and insureds. We also have an international presence as the exclusive U.S. member of the Swiss Life Network, providing employee benefits to multinational employers.
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<td>1255 Treat Boulevard 300</td>
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<td></td>
<td>5990 Greenwood Plaza Boulevard 325</td>
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<td>303-770-6245 (FDL)</td>
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<td>Florida Tampa, FL 813-748-1120</td>
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<td></td>
<td>Georgia 200 Ashford Center North 240</td>
<td>Atlanta, GA 30338</td>
<td>888-392-4020</td>
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<tr>
<td></td>
<td>Illinois 1020 31st Street 800-348-4512</td>
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<td>750 West Lake Cook Road 847-537-3247</td>
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<td>300 East Randolph Street 847-537-3247</td>
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<td>701 E. 22nd Street 312-653-6858</td>
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<td>Lombard, IL 60148 800-323-6840</td>
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<td>Indiana 111 Congressional Boulevard 121</td>
<td>Carmel, IN 46032</td>
<td>6731 West 121st Street 888-335-0388</td>
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<td>4736 West Napoleon Avenue 103</td>
<td>Metairie, LA 70001 866-494-1710</td>
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<td>Annapolis, MD 21401 800-218-8642</td>
<td>255 Bear Hill Road 781-672-2572</td>
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Fort Dearborn Life Insurance Company®

Fort Dearborn Life Insurance Company® of New York

Fort Dearborn Life provides a portfolio of employer-paid life, short-term and long-term disability and dental insurance products, as well as accidental death and dismemberment, dependent life, voluntary life, critical illness, short-term and long-term disability and dental products. Insurance coverage is provided in all 50 states, the District of Columbia, the U.S. Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Products in New York are underwritten by Fort Dearborn Life Insurance Company of New York, a wholly owned subsidiary of Fort Dearborn Life Insurance Company.

Colorado Bankers Life Insurance Company®

Colorado Bankers Life Insurance Company (Colorado Bankers Life) underwrites individual life, accident and critical illness products, distributed primarily through payroll deduction, federal, postal and military allotments, state and local government payroll systems, and individual bank draft billing. Since it was founded in 1974, Colorado Bankers Life works with American business owners to offer reliable payroll deduction programs that give employees a convenient and affordable way to protect themselves and their families—without cost or obligation to their employers.

Dental Network of America®, LLC (DNoA)

Dental Network of America operates as the exclusive third-party administrator for all Health Care Service Corporation dental programs. More than a traditional third-party administrator, the company also offers its clients services in proprietary network development, actuarial, underwriting, marketing and sales support. Its products and administrative services assist individuals, groups and dental providers who receive and provide dental care.
Health Care Service Corporation
Dearborn National is the brand name for certain non-health subsidiaries of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, the largest customer-owned health insurer and the fourth largest health insurer in the United States. HCSC operates through its Blue Cross and Blue Shield plans in Illinois, New Mexico, Oklahoma and Texas, as well as several subsidiaries. HCSC is a market-share leader with a dominant national account presence and industry-leading member loyalty.

Patricia A. Hemingway Hall
President and Chief Executive Officer | Health Care Service Corporation, a Mutual Legal Reserve Company

Martin G. Foster
Executive Vice President and President of Plan Operations | Health Care Service Corporation, a Mutual Legal Reserve Company

Anthony F. Trani
President and CEO, Dearborn National

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Colorado Bankers Life Insurance Company®
Home Office
5990 Greenwood Plaza Boulevard
Suite 325
Greenwood Village, CO 80111
800-367-7814
Administrative Office
1400 South Boston Avenue
Suite 700
Tulsa, OK 74119
877-314-3200

Dental Network of America®, LLC
Home Office
701 East 22nd Street
Suite 300
Lombard, IL 60148
800-323-6840
Customer Service Center
7300 Westfield Plaza Drive
Belleville, IL 62223
800-772-2052
Customer Service Center
7901 Wallace Boulevard
Amarillo, TX 79124
800-772-2052

Fort Dearborn Life Insurance Company®
Home Office
1020 31st Street
Downers Grove, IL 60515
800-348-4512
Administrative Office
1001 East Lookout Drive
Richardson, TX 75082
800-778-2281

Fort Dearborn Life Insurance Company® of New York
Home Office
1250 Pittsford Victor Road
Building 100, Suite 116
Pittsford, NY 14534
866-406-3356
Administrative Office
1020 31st Street
Downers Grove, IL 60515
800-348-4512