

[FOR DISTRIBUTION TO
LTD INSURED EMPLOYEES]

www.dearbornnational.com

Dearborn  National®

Strength. Independence. Solutions.

DISABILITY RESOURCE SERVICES™

HELP WHEN IT'S NEEDED MOST

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer Disability Resource Services™ to employees covered by our long-term disability policy. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

FACE-TO-FACE SESSIONS

Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.

UNLIMITED TELEPHONIC COUNSELING

Disability Resource Services also provides long-term disability insured employees with unlimited telephonic counseling (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level counselors use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

WEB-BASED SERVICES

GuidanceResources® Online (www.guidanceresources.com) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with

personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance.

GuidanceResources® Online is available 24 hours a day, 7 days a week and covers many topics and personal concerns, such as:

- ▲ Alcohol and drug abuse
- ▲ Depression
- ▲ Divorce and family law
- ▲ Estate planning
- ▲ Getting out of debt
- ▲ Grief and loss
- ▲ Job pressures
- ▲ Managing debt obligations
- ▲ Marital and family conflicts
- ▲ Retirement planning
- ▲ Saving for college
- ▲ Stress and anxiety
- ▲ Tax questions
- ▲ Real estate buying and selling

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

DISABILITY RESOURCE SERVICES

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Online: www.guidanceresources.com

Enter Your Company ID: DNDRS

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