

FAQs ABOUT OUR NEW BRAND

WHY WAS A NEW BRAND NAME CREATED?

The creation of the Dearborn National™ brand is part of a strategic campaign to bring awareness to the company's growth, coast to coast distribution and ability to compete across multiple product categories by focusing on our customers needs and providing meaningful solutions.

Our new brand name and core values differentiate us from our competitors. Those values and our approach to doing business are summed up in our new tagline: **Strength. Independence. Solutions.**

Strength: We are financially strong and capable of fulfilling our promises to our customers and their members.

Independence: Because we are independent from the conventions and bureaucracy of Wall Street, our customers can depend on us to be stable and do the right thing in our business relationships.

Solutions: We build relationships in which we listen to our customers and provide big-company solutions with a small-company touch.

WHAT COMPANIES ARE MARKETED UNDER THE DEARBORN NATIONAL™ BRAND?

Fort Dearborn Life Insurance Company®, Fort Dearborn Life Insurance Company® of New York and Colorado Bankers Life Insurance Company® are referred to and marketed as Dearborn National. However, these companies maintain their legal names and continue to underwrite and/or provide products and services.

WAS THERE A CHANGE IN OWNERSHIP DUE TO THE ECONOMY OR AN ACQUISITION OR MERGER?

No, our companies are as strong as ever. In fact, the Dearborn National companies are among the leading providers of group insurance benefits in the United States. Combined we boast:

- ▲ Total annual revenues of more than \$1.6 billion
- ▲ Total assets of more than \$3.6 billion
- ▲ Capital and surplus of more than \$600 million
- ▲ More than 1,000 employees
- ▲ 40 years of experience

Creating a brand name means we have a new way to communicate and advertise the unity and strength of our companies and affiliates. The brand name does not affect our ownership. Each company maintains its legal name and continues to underwrite and/or provide competitive products and services, but markets products under the Dearborn National brand.

WITH REGARD TO RATINGS (A.M. BEST, S&P, ETC.), WILL EACH COMPANY HAVE ITS OWN FINANCIAL STRENGTH RATING OR WILL THERE BE ONE RATING FOR DEARBORN NATIONAL™?

Dearborn National™ is a brand name, not a company or risk-bearing entity. Each insurance company marketed under the new brand continues to maintain its own financial strength rating. Therefore, you will continue to see individual ratings for Fort Dearborn Life Insurance Company, Fort Dearborn Life Insurance Company of New York, and Colorado Bankers Life Insurance Company.

WHAT CHANGES WILL WE SEE?

Beginning January 2010, you can expect to see new marketing materials and forms with the new Dearborn National look! In the coming months, you also will begin to see changes to our Web site and greater presence in the insurance marketplace.

SHOULD I REQUEST A NEW COPY OF MY CONTRACT/POLICY? RE-DESIGNATE BENEFICIARIES?

No, you need not take any action. You will begin to see communications that include the Dearborn National brand, but no action is required on your part. The creation of a brand name is something we are doing; it does not affect the administration of your programs.

WILL DEARBORN NATIONAL BE RESPONSIBLE FOR PAYING MY CLAIMS?

While Dearborn National is our brand name, our underwriting companies: Fort Dearborn Life Insurance Company, Fort Dearborn Life Insurance Company of New York, and Colorado Bankers Life Insurance Company, will continue to process claims accordingly, as well as provide service and support. The underwriting companies of Dearborn National have the financial responsibility for your insurance policy and, as you know, are highly rated for their financial strength and ability to pay claims.

WHO DO I CALL WITH A QUESTION ABOUT MY POLICY/CONTRACT?

The same Customer Service number you have called in the past. For the first six months of 2010, Customer Service will answer calls with a transitional message indicating that our underwriting companies are now marketed as Dearborn National. Beginning June 2010, Customer Service will begin answering calls with a Dearborn National greeting.

For other questions or comments, please [click here](#).
