

Phone: 860-272-1135
Fax: 860-272-1136

Return to: Plan Administration, Ltd.
580 Hazard Avenue
Enfield, CT 06082

INSTRUCTIONS

Upon the death of an insured employee, plan member or insured dependent, the employer/administrator must complete the claim form as indicated and send attachments mentioned below. Be advised that further documentation might be necessary in the future to complete the claim process.

Please submit the following documentation:

1. Death Claim Form:
 - Part 1 – Completed by the Employer/Administrator
 - Part 2 - Completed by the Beneficiary(ies)
2. Original, photocopy or screen print of enrollment form, including any beneficiary changes.
3. A certified copy of the official death certificate.
4. If the benefits are based on salary, submit payroll records verifying the employee's annual earnings at the time of their death.
5. If any portion of coverage is paid for by the employee, submit proof of payroll deduction.
6. For accidental death benefits, provide the below items, including but not limited to:
 - a. Official completed police report
 - b. Proof of seatbelt/airbag use if applicable
 - c. Newspaper clipping(s) of accident, if applicable
 - d. Coroner's report, findings and/or toxicology report
7. If the beneficiary is:
 - a. A Minor – We require copies of guardianship papers naming the legal guardian of the minor's estate
 - b. An Estate – We require the Letters Testamentary or Letters of Administration appointing the personal representative of the estate
 - c. Deceased – We require a certification and documentation of the secondary beneficiary.
8. Please have the beneficiary carefully read and complete the Beneficiary Statement which contains information about the Dearborn National Freedom Account. Unless otherwise requested by the Beneficiary, benefits amounts of \$10,000 or more will be paid using the Dearborn National Freedom Account. (Not available in AK or KS.)

The Dearborn National Freedom Account is a convenient, interest-bearing checking account into which the beneficiary's life insurance proceeds are deposited. The beneficiary earns a competitive rate of interest while taking the time to contemplate financial decisions that often follow the death of someone close.

A checkbook will be mailed once the claim is approved. All accountholders will receive a monthly statement informing them of their account balance, activity and interest earnings.

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Part 1 – To be completed by Employer/Administrator

Statement of Employer

Employer/Plan Information

Group Name _____ Subsidiary Name _____

Group Number _____

Address: _____
Street City State/Zip

Name and Title of Authorized Representative _____

Phone Number _____ Fax Number _____

E-Mail Address _____

Deceased Person Information

Employee Name _____

Name of Deceased _____ Relation to Employee _____

Employee Social Security No. _____ Date of Birth _____ Date of Death _____

Address: _____
Street City State/Zip

Hire Date _____ Insurance Effective Date _____ Occupation _____

Annual Salary _____ Date of Last Salary Increase _____

Amount of Insurance:	Basic Life _____	Additional Benefits:	Seat Belt _____
	Supplemental Life _____		Air Bag _____
	AD&D _____		Other _____
	Voluntary Life _____		_____
	Dependent Life _____		_____

Last Day Worked _____ Reason for cessation of work: _____

If Disabled, Provide date of disability _____

If deceased is a dependent spouse or child, complete the following:

Dependent's most recent Employer _____ Last Day Worked _____

If dependent is a child, is he/she a full-time student? Yes No Name of School _____

I certify that I have read this document and the information is accurate and complete. I understand that any person who knowingly files a statement of claim containing any false or misleading information may be subject to criminal and civil penalties.

Signature of Authorized Employer/Plan Representative _____

Print Name _____ Date _____

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Part 2 – To be completed by Beneficiary

***If there is more than one beneficiary, each must complete a separate form.**

Name _____
Last First Middle

Date of Birth _____ Social Security No. _____

Address _____
Street City State Zip

Phone _____ E-mail _____

Relationship to deceased _____

Are you a U.S. Citizen: Yes No (If No – IRS Form W-8 required)

Certification

Under penalty of perjury, I certify that:

1. The number shown on this form is my correct Social Security/Taxpayer Identification number; and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS notified me that I am not longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person.

NOTE: Certification Instructions – You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Your Signature _____ Date _____

Printed Name _____

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Method of Payment

Dearborn National Freedom Account*

If your benefit payment is scheduled to be \$10,000 or more, Dearborn National will establish an interest bearing checking account in your name, unless you have requested otherwise. The Dearborn National Freedom Account is a safe and secure interest bearing checking account into which life proceeds are deposited. With the Dearborn National Freedom Account you are able to earn a competitive rate of interest on the life insurance proceeds while taking your time to weigh the important financial decisions that often follow a life changing event.

The Dearborn National Freedom Account provides you immediate access to your benefit funds. The benefits of the account include:

Flexibility – During this stressful time you are given the flexibility and time to make important financial decisions and decide the best options for your financial future.

Security – All amounts are fully protected and guaranteed by Fort Dearborn Life Insurance Company.

Free – As long as your account remains open, you will receive monthly statements and have access to unlimited free checks.

Accessibility – You can write checks for any amount of \$250.00 or more to use as you wish.

Interest – Your account will earn interest beginning on the day it is opened. Interest is compounded daily and credited to your account each month. Your monthly statements will provide additional details on your balance.

Once your claim is approved, you will receive a checkbook and an implementation kit within 72 hours explaining the benefits of the Dearborn National Freedom Account. Once established, you will have access to 24 hour customer service.

Your implementation kit will contain the following:

- Copy of the required Privacy Letter outlining the steps we take to ensure your privacy.
- A detailed booklet containing information and frequently asked questions on the Dearborn National Freedom Account and how it works.
- A confirmation certificate containing information on your account and the benefit amount that was placed into the account.

*Not available in Alaska or Kansas

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AUTHORIZATION FOR RELEASE OF INFORMATION

I (the undersigned) authorize any physician, medical professional, pharmacist or other provider of health care services, hospital, clinic, other medical or medically related facility; coroner's office; insurance or reinsurance company; government agency; department of labor; law enforcement or public safety department; group policyholder; employer; or policy or benefit plan administrator to release information from the records of:

Claimant/Insured Name: _____
Last First Middle

Claimant/Insured Information to be released:

- Data or records regarding medical history, treatment, prescriptions, consultations, autopsy (including medical and psychological reports; records, charts, notes – excluding psychotherapy notes -, x-rays, films or correspondence, and any medical condition(s));
- Any information regarding insurance coverage; and
- Accident report or any official investigative reports (such as police, fire, FAA, OSHA, or toxicology report).
- Information to be released to: Fort Dearborn Life Insurance Company
1020 31st Street
Downers Grove, IL 60515

- I understand the information obtained by use of this Authorization will be used by Fort Dearborn Life Insurance Company (The Company) to evaluate my claim for death benefits. The Company will only release such information:
 - To its reinsurer, or other persons or organizations performing business or legal services in connection with my claim(s); or
 - As otherwise may be required by law or as I further authorize.

I further understand that refusal to sign this Authorization may result in the denial of benefits.

- I understand the information used or disclosed may be subject to re-disclosure by the recipient and may no longer be protected by federal law.
- I understand that I may revoke this Authorization in writing at any time, except to the extent;
 - The Company has taken action in reliance on this Authorization; or
 - The company is using this Authorization in connection with a contestable claim.

If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of signature below. To initiate revocation of this Authorization, direct all correspondence to the company at the above address.

- A photocopy of this Authorization is to be considered as valid as the original.
- I understand I am entitled to receive a copy of this Authorization.

SIGNATURE: _____ DATE: _____

Print Name: _____

Claimant/Legal representative (Nearest relative, legal guardian, or appointed representative to sign only if claimant/insured is a minor, legally incompetent, or deceased.) Power of attorney or guardianship must be attached.

Relationship to Claimant/Insured or personal/legal representative signing for Claimant/Insured: _____

ADDRESS: _____ PHONE NO. _____

Street

City

State

Zip

The laws of some states require us to furnish you with the following notice:

FOR APPLICATIONS AND CLAIMS:

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii: For your protection, Hawaii law requires you be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine & Washington: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Maryland: Any person who knowingly and willingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Ohio: Any person who, with intent to defraud or knowingly that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: Any person who knowingly, with intent to injure, defraud or deceive any insurer, makes a claim for the proceeds of an insurance policy containing false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars(\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee: It is a crime to knowingly provide false incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits

Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

The laws of some states require us to furnish you with the following notice:

FOR CLAIMS ONLY:

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement or claim containing false, incomplete, or misleading information is guilty of a felony.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

FOR APPLICATIONS ONLY:

Massachusetts: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

