

Texas Employees Group Benefits Program

Group Term Life Insurance and Optional Coverages Benefits Book

For Retirees

Effective September 1, 2003

-----Section Break (Next Page)-----

IMPORTANT NOTICE

AVISO IMPORTANTE

To obtain information or make a complaint:

Para obtener informacion o para someter una queja:

- You may call Fort Dearborn Life Insurance Company's toll-free telephone number for information or to make a complaint at:

- Usted puede llamar al numero de telefono gratis de Fort Dearborn Life Insurance Company para informacion o para someter una queja al:

1-800-778-2281

1-800-778-2281

- You may also write to Fort Dearborn Life Insurance Company at:

- Usted tambien puede escribir a Fort Dearborn Life Insurance Company al:

P. O. Box 655403
Dallas, Texas 75265-5403

P. O. Box 655403
Dallas, Texas 75265-5403

- You may contact the Texas Department of Insurance's toll-free telephone number to obtain information on companies, coverages, rights or complaints at:

- Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al numero de telefono gratis:

1-800-252-3439

1-800-2523439

- You may write the Texas Department of Insurance at:

- Puede escribir al Departamento de Seguros de Texas:

P. O. Box 149104
Austin, Texas 78714-9104
FAX# (512) 475-1771

P. O. Box 149104
Austin, Texas 78714-9104
FAX# (512) 475-1771

- **PREMIUM OR CLAIM DISPUTES:** Should you have a dispute concerning your premium or about a claim, you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance (TDI).

- **DISPUTAS SOBRE PRIMAS O RECLAMOS:** Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con la compania primero. Si no se resuelve la disputa, puede entonces comunicarse con el Departamento de Seguros de Texas (TDI).

- **ATTACH THIS NOTICE TO YOUR BOOK:** This notice is for information only and does not become a part or condition of the document to which it is attached.

- **UNA ESTE AVISO A SU FOLLETO:** Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Table of Contents

	For Information About	See Page
Section 1	About This Book.....	3
Section 2	Basic and Optional Group Term Life Insurance with Accelerated Life Benefit.....	5
Section 3	Dependents' Group Term Life Insurance with Accelerated Life Benefit.....	22
Section 4	General Provisions.....	30
Section 5	Definitions of Terms.....	38
Section 6	Index.....	44