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## ***Unum Universal Life Insurance Plan***

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**Effective Date: February 1, 2009**

### **Plan Highlights**

- Living Benefit Option
- No Physical Required
- Cash Value Accumulation
- Long Term Care Rider

### ***Affordable Insurance Protection***

Unum voluntary individual universal life insurance can give you the insurance protection you need, while also giving you the financial flexibility you want. This policy is designed to provide a death benefit to your beneficiaries if you pass away in addition to the life insurance coverage your employer may already be providing for you. For an affordable premium, you can help provide more financial protection for your family — now and into the future.

### ***Living Benefit Option Included***

This feature is automatically included for all eligible employees and spouses between the ages of 15 and 80 and children/grandchildren ages 14 days through 24 years for no additional premium. It provides the option of requesting up to 100% of the policy's death benefit, to a maximum of \$150,000, if the insured is diagnosed with a medical condition limiting life expectancy to 12 months or less. If you have to face a terminal illness, this option can provide additional financial assistance during a difficult time. Any payout of this benefit would reduce the death benefit.

### ***Convenient Payroll Deduction***

Your premiums are automatically deducted from your paycheck, so you don't have to worry about writing checks or mailing payments.

### ***No Physicals Required***

If you are actively at work<sup>1</sup>, you may apply for coverage by completing an application and no physical exams are required! Your coverage becomes effective on the date you sign the application. You may be asked health-related questions which may affect issuance of coverage. This means that you will receive the plan and coverage amount you applied for on the application unless it is determined to be unacceptable under Unum's rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

### ***Individually Owned***

If you leave your company, you can take your policy with you and still pay the same premium. Instead of paying your premiums through payroll deduction, Unum will bill you directly at home.

## ***Cash Value Accumulation Feature***

Voluntary individual universal life insurance can potentially build cash value that earns interest. The interest rate your policy is credited with will never be less than the guaranteed minimum rate of 3.0%. It is important for you to remember, as with all universal life policies, that the projected cash value of your policy may change over time. Such changes can result from fluctuations in interest rates, scheduled changes in the cost of insurance, or non-payment of premiums, policy loans and loan interest. We encourage you to maintain consistent premium payments and repay any outstanding loans in a timely fashion to avoid an early lapse in coverage or termination of your policy.

## ***Additional Features***

### *Accidental Death Benefit Rider*

- Available to employees and spouse between the ages of 15 - 65 for an additional premium.
- Provides an additional death benefit equal to the face amount, up to a maximum of \$150,000, if the insured dies as a result of an accident before age 70.
- Under certain conditions, the benefit will double if death occurs from injuries sustained while the insured is a fare-paying passenger via commercial transportation.
- Benefits increase by 25% if death occurs from accidental bodily injury sustained while wearing a seatbelt.

## ***Family Coverage***

### *Spouse Coverage*

Voluntary individual universal life coverage is available for your spouse based on a qualifying health question. However, no physical exams are required and coverage is available even if you don't apply for coverage yourself. A few additional health questions may be asked based on the level of coverage being applied for.

### *Children's Standalone Coverage*

A standalone insurance policy is available to children, stepchildren, legally adopted children and grandchildren between the ages of 14 days and 24 years.

***Life is unpredictable. But you can take steps to help protect your family now and into the future with Unum's voluntary individual universal life insurance. Ask your benefits representative for more information and apply today!***

## **FREQUENTLY ASKED QUESTIONS**

### ***Am I required to participate in this coverage?***

No. Your coverage is voluntary, and you decide if it is right for you and your family's needs. It's your choice.

### ***Who becomes the owner of the policy?***

Unum's voluntary individual universal life insurance policy is just that - voluntary and individual. This means that electing coverage is optional, and if you decide coverage is right for you, then you become the owner of your policy.

### ***Does this policy automatically replace any of my existing group insurance coverage?***

No. Voluntary individual universal life insurance is a supplemental insurance policy and can enhance your group coverage.

### ***May I increase my coverage in the future?***

Yes, your coverage can be increased to meet your changing needs. Once you have owned your policy for one year, you may apply for additional coverage up to the maximum amount available for your age.

### ***May I insure my spouse and/or my children even if I don't participate in this plan?***

Yes, coverage is available for your spouse and children even if you choose not to purchase coverage for yourself. Certain minimal underwriting requirements may apply. Ask your benefits representative for more details during enrollment.

### ***May I take a loan on my policy?***

Yes, you may borrow part of your cash value from the policy at an annual interest rate of 8.0% per year. Any loan taken will have an effect on the cash value of the policy.

### ***How will I be kept informed of my cash value?***

Each year, Unum will mail you a policy statement outlining what you have paid, how much cash value you have, plus the status of any loans, interest credited and applicable administrative charges. These statements are designed to provide you with a valuable record of your policy activity.

### ***Does my policy have a surrender charge?***

If you surrender your policy during the first 14 years of coverage, a surrender charge will apply. Beyond the 14th year, there is no surrender charge. A unique 14- year period applies to each increase in coverage.

### ***Who can I contact if I have questions about my policy after enrolling?***

During enrollment, a benefits representative will be available one-on-one to answer any questions you may have about voluntary individual universal life insurance.

***If you have questions about your policy after enrolling, simply pick up the phone and call Unum at 1-800-635-5597.***

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

<sup>1</sup> Being “actively at work” means that on the day you apply for coverage, you are working at one of your company’s business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

Underwritten by the following subsidiary of Unum Group:  
**Provident Life and Accident Insurance Company**  
**1 Fountain Square, Chattanooga, TN 37402**  
**[www.unum.com](http://www.unum.com)**

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## ***Long Term Care Rider***

If you're like most people, you've heard how important it is to prepare for your future and that of your family. You may have acquired a home, built a savings nest egg, begun contributing to retirement funds, and even made plans and preparations for your children's education. But is that enough? Are you financially prepared to cover the expenses of long term care should you or your spouse become ill or disabled, or need special medical treatment as you get older?

You can choose Unum's long term care rider to complement your voluntary life insurance plan. This rider can help give you the additional financial protection you may need. You will be receiving more information about this valuable benefit in the mail.

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