



Please read carefully the following description of your UnumProvident Term Life insurance plan.

Your Plan

Eligibility

You are eligible for Life coverage if you are an active employee in the United States working a minimum of 1,000 hours per year on a regularly scheduled basis.

Coverage Amounts

Basic Coverage: Your employer is paying the following benefit:

Class 1: All active eligible employees who work at least 1,000 hours per year on a regularly scheduled basis.

1.7 times base annual salary up to a maximum of \$550,000

Less than 551.70 times your annual earnings
55 but less than 561.65 times your annual earnings
56 but less than 57	1.60 times your annual earnings
57 but less than 58	1.55 times your annual earnings
58 but less than 59	1.51 times your annual earnings
59 but less than 60	1.47 times your annual earnings
60 but less than 61	1.43 times your annual earnings
61 but less than 62	1.39 times your annual earnings
62 but less than 63	1.35 times your annual earnings
63 but less than 64	1.31 times your annual earnings
64 but less than 65	1.28 times your annual earnings
65 but less than 66	1.25 times your annual earnings
66 but less than 67	1.22 times your annual earnings
67 but less than 68	1.19 times your annual earnings
68 but less than 69	1.16 times your annual earnings
69 but less than 70	1.13 times your annual earnings
70 but less than 71	1.10 times your annual earnings
71 but less than 72	1.07 times your annual earnings
72 but less than 73	1.04 times your annual earnings
73 but less than 74	1.01 times your annual earnings
74 but less than 75	0.98 times your annual earnings
75 but less than 76	0.96 times your annual earnings
76 but less than 77	0.94 times your annual earnings
77 but less than 78	0.92 times your annual earnings
78 but less than 79	0.90 times your annual earnings
79 but less than 80	0.88 times your annual earnings
80 and over	0.86 times your annual earnings

Term Life Insurance Flex Coverage Highlights (Continued)

Note: Under current Treasury regulations, the cost of employer-paid life insurance which exceeds \$50,000 is considered "imputed income". It is added to an employee's W-2 as taxable income and is subject to both Federal income tax and FICA tax. For this reason, an employee may choose to waive his right to be insured for any employer-paid life insurance which exceeds \$50,000. Employees are given the opportunity to cap their life insurance or remove the cap subject to evidence of insurability in December of each year.

Coverage Amounts (continued)

Basic Coverage, continued:

Class 2: Retirees under age 70.

\$5,000

Supplemental Coverage:

Class 1: 1 to 4 times annual earnings up to a maximum of \$750,000

Class 2: Retirees not eligible for supplemental life

Spouse: \$10,000 or \$20,000 Benefit

Child: Birth to six months: \$1,000

Child Option: A) \$2,000 B) \$5,000 C) \$10,000

6 months up to age 19 or 26 if a full-time student.

Supplemental Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
65	65% of original amount
70	45% of original amount
75	30% of original amount
80	20% of original amount

Coverage may not be increased after a reduction.

Non Medical Maximums

Class 1: The lesser of 3x your base annual earnings to a maximum of \$375,000 (Supplemental coverage only)

Additional Benefits

Survivor Financial Counseling Services

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

Portability

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage.

Term Life Insurance Flex Coverage Highlights (Continued)

Accelerated Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request up to 100% of your life insurance amount up to \$250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

Retained Asset Account

Benefits of \$10,000 or more are paid through the UnumProvident Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Suicide Exclusion

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage. No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

Termination of Coverage

Your coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;

UnumProvident will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Term Life Insurance Flex Coverage Highlights (Continued)

Next Steps

How to Apply

For employees hired on or after 01/01/2007: To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

Effective Date of Coverage

Your coverage will become effective on 01/01/2007. For employees who become eligible after this date, coverage is effective the first of the month following the date you join a benefit eligible classification.

Delayed Effective Date of Coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

Changes to Coverage

You have the opportunity to change your coverage at any time. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from UnumProvident. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Survivor financial counseling services are provided exclusively by The Ayco Company, L.P. The services are subject to availability and may be withdrawn by UnumProvident without prior notice.

Underwritten by: **Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, www.unumprovident.com

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