



COMPREHENSIVE LIFE INSURANCE SOLUTIONS

Moving Through the Stages of Life

VOLUNTARY GROUP TERM LIFE INSURANCE

UnumProvident's term life insurance provides the basic foundation for protecting your family against uncertainties during prime working years - when financial responsibilities are at their greatest. All active employees working the minimum number of required hours specified in the contract and their eligible spouses and children (up to age 19, or up to 26 years of age if a full-time student) are eligible to apply for coverage. This voluntary insurance, fully paid by the employee, offers the following levels of coverage for you and your dependents:

- **Employee** - Guaranteed Issue coverage options are available for eligible employees. Additional amounts of insurance over the Guaranteed Issue amount may be applied for with submission of satisfactory Evidence of Insurability.
- **Spouse** - Guaranteed Issue coverage options are available for eligible spouses. Employee must be enrolled to apply for spouse coverage.
- **Child** - Guaranteed Issue coverage options are available for eligible child(ren) up to a maximum amount. Employee must be enrolled to apply for child(ren)s' coverage.

Accelerated Benefit

Should you or your covered dependents ever become terminally ill with less than 12 months to live, you may take advantage of the policy's accelerated benefit option which allows you to access a portion or all of your life insurance benefit in advance (subject to the plan maximum). There are no restrictions on how the money can be spent, and unlike most other carriers, UnumProvident does not assess fees or interest charges on the benefit you request. This feature is available on dependent coverage as well.

Optional AD&D Benefits

This optional feature, if elected by your employer, will provide an additional monetary benefit in the event of an employee's accidental death or dismemberment. UnumProvident will pay up to an additional \$100,000 for each qualified child's education in the event of an insured's accidental death. A \$10,000 benefit will be paid if the insured dies in an accident in a private passenger vehicle while wearing a seatbelt, and an additional \$5,000 if the insured was also protected by an airbag. An additional \$5,000 will also be paid to transport mortal remains if an insured's accidental death occurs 75 miles from the primary residence.

Waiver of Premium

If you become totally disabled¹, the premium payments may be waived during the period of disability. If you are covered by UnumProvident Long Term Disability (LTD) coverage, once a long-term disability claim is filed, no additional paperwork is necessary to trigger the life waiver of premium review and approval process.

Portability

Your term life insurance policy is portable, which means that you can take your coverage with you at affordable group rates if you retire, reduce your hours, or take another position outside your company². You may port up to the lesser of your maximum benefit, 5 times your salary, or \$750,000 combined Life and AD&D benefit. And, your ported coverage remains in place as long as the premium is paid. Ported plans are available for dependents, and coverage can be increased up to the ported maximum limit at any time with proof of insurability.

Value-Added Services

- **Survivor Financial Counseling Services³**
This free service, automatically included with your plan, offers in-home, independent financial planning and counseling at no cost to family members in the event of your or your covered spouse's death or terminal illness. The service is provided exclusively to UnumProvident customers by The Ayco Company, L.P. Ayco representatives, all of whom are attorneys, are financial counselors - not sales people. They will prepare a detailed financial plan based on your family's needs and will provide guidance for up to six months via toll-free phone service.
- **Worldwide Emergency Travel Assistance Services⁴**
If elected by your employer, this service will be offered with your term life coverage. Worldwide Emergency Travel Assistance provides round-the-clock emergency medical and legal assistance for you and your dependents when travelling 100 miles or more from home, whether it's for business or pleasure. These services can help in times of emergencies and assist you in overcoming language barriers or currency issues you may encounter when seeking help.

Exceptional Life Claims Management

UnumProvident life insurance plans offer innovative services and competitive features that mean more than a benefit check. Each group life claim is overseen by a dedicated and experienced claims professional, specifically trained in bereavement counseling and available through our toll-free telephone service 8:00 a.m. to 8:00 p.m., EST. And because our claims specialists are so familiar with our contracts, services and claims process, they are prepared to answer questions quickly and effectively.

Effective Date of Coverage

Your Guarantee Issue coverage will become effective on the plan effective date. Coverage amounts above the Guarantee Issue limits will become effective on the first date of the month coincident with or next following the date UnumProvident approves your Evidence of Insurability. For employees who become eligible after this date, please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

- **Employee** - Insurance will be delayed for employees not in active employment until the first of the month, coincident with or next, following the date they return to work. Regularly scheduled vacation time is considered active employment.
- **Dependents** - Coverage for totally disabled⁵ dependents will be delayed until the first of the month, coincident with or next, following the date the individual is no longer totally disabled. This delay does not apply to newborn children while dependent insurance is in effect.

Reduction in Benefits

Benefits for insured employees will be reduced to 65% at age 70 and reduced to 50% at age 75. Benefits for insured spouses will be reduced to 65% when the employee turns 70 and will be reduced to 50% when the employee turns 75. Increases in coverage are not allowed after a reduction in benefits.

Termination of Coverage

Your coverage and your dependents' 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;
- For dependent's coverage, the date of your death;
- 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.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

UnumProvident will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

Exclusion for Suicide

Where the cause of death is suicide:

- No benefits will be payable for a loss occurring within 24 months after the individual's initial effective date of insurance; and
- No increased or additional insurance will be payable for a loss occurring within 24 months after the day such increased or additional insurance is effective.

AD&D Benefit Exclusions

AD&D benefits (if included with your policy by your employer) will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;

- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Operating any motorized vehicle while intoxicated. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state where the accident occurred.);
- An occupational injury. However, UnumProvident will cover accidental losses due to occupational injuries for partners and sole proprietors who cannot be covered by a workers' compensation law;
- Commission of a crime for which you or your dependent has been convicted;
- Travel or flight in any vehicle or device for aerial navigation, including boarding or alighting from it while it is being used for test or experimental purposes; you or you dependent is operating, learning to operate, or serving as a member of the crew; it is being operated by, or for, or under the direction of any military authority. (This exclusion does not apply to transport type aircraft operated by the Military Airlift Command of the United States; or similar air transport service of any other country.);
- Travel or flight in any aircraft or device for aerial navigation, including boarding or alighting from it, owned or leased by, or on behalf of your employer;
- Bacterial infection. This exclusion does not apply to you or your dependent when the bacterial infection is due directly to an accidental cut or wound;
- Service on full-time active duty in the Armed Forces of any country or international authority; or
- Experimental medical procedures or investigational medical procedures.

¹ As defined in your plan.

² If you have a medical condition, which has a material effect on your life expectancy, you will be ineligible to port your coverage; however, you may be able to convert your group term coverage to an individual life insurance policy.

³ Survivor financial counseling services are provided exclusively by The Ayo Company, L.P. Services are subject to availability and may be withdrawn by UnumProvident without prior notice.

⁴ Travel assistance services are provided exclusively by Assist America, Inc. Services are subject to availability and may be withdrawn by UnumProvident without prior notice.

⁵ "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.

These policies and their provisions may vary or be unavailable in some states. These policies have exclusions and limitations, which may affect any benefits payable. See the actual policies for specific provisions and details of availability. UnumProvident complies with Act 91, the Vermont Civil Union Endorsement Law.

Underwritten by the following subsidiary of UnumProvident Corporation:

Unum Life Insurance Company of America 2211 Congress Street, Portland ME 04122
www.unumprovident.com

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Unum Provident Voluntary Life Rates

To calculate monthly premium:

1. Locate the amount of coverage you wish to select along the top row of the Employee table. Then locate your age bracket along the left column of the table. Your monthly premium is the amount located where the row and column you have identified meet (down from top row and right from left column). If the amount you wish to select is greater than \$100,000, select one of the top row numbers that when multiplied by another number, results in your desired life amount (e.g. - selecting the rate for \$150,000 can be obtained by multiplying the appropriate rate for \$50,000 times 3). Enter the employee rate in the space provided below.
2. Follow the same method to determine your spouse rate. Use the Spouse table (below the Employee table). Enter the spouse rate in the space provided below.
3. Follow the same method to determine your child rate. Use the Child table (below the Spouse table). Make sure you multiply the child rate by the number of children to be covered. Enter the Child rate in the space provided below.

Employee	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
15-29	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
30-34	\$0.74	\$1.48	\$2.22	\$2.96	\$3.70	\$4.44	\$5.18	\$5.92	\$6.66	\$7.40
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	8.10	\$9.00
40-44	\$1.39	\$2.78	\$4.17	\$5.56	\$6.95	\$8.34	\$9.73	\$11.12	\$12.51	\$13.90
45-49	\$2.37	\$4.74	\$7.11	\$9.48	\$11.85	\$14.22	\$16.59	\$18.96	\$21.33	\$23.70
50-54	\$3.92	\$7.84	\$11.76	\$15.68	\$19.60	\$23.52	\$27.44	\$31.36	\$352.80	\$39.20
55-59	\$6.13	\$12.26	\$18.39	\$24.52	\$30.65	\$36.78	\$42.91	\$49.04	\$55.17	\$61.30
60-64	\$9.56	\$19.12	\$38.24	\$38.24	\$47.80	\$57.36	\$66.92	\$76.48	\$86.04	\$95.60
65-69	\$17.15	\$34.30	\$51.45	\$68.60	\$85.75	\$102.90	\$120.05	\$137.20	\$154.35	\$171.50
70-74	\$30.71	\$61.42	\$92.13	\$122.84	\$153.55	\$184.26	\$214.97	\$245.68	\$276.39	\$307.10
75+	\$59.94	\$119.88	\$179.82	\$239.76	\$299.70	\$359.64	\$419.58	\$479.52	\$539.46	\$599.40

Note: Spouse / Child coverage amounts cannot be more than 100% of the Employee coverage amounts selected.

Spouse	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15-29	\$0.56	\$1.12	\$1.68	\$2.24	\$2.80	\$3.36	\$3.92	\$4.48	\$5.04	\$5.60
30-34	\$0.58	\$1.16	\$1.74	\$2.32	\$2.90	\$3.48	\$4.06	\$4.64	\$5.22	\$5.80
35-39	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
40-44	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75	\$6.90	\$8.05	\$9.20	\$10.35	\$11.50
45-49	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00	\$10.80	\$12.60	\$14.40	\$16.20	\$18.00
50-54	\$2.81	\$5.61	\$8.42	\$11.22	\$14.03	\$16.83	\$19.64	\$22.44	\$25.25	\$28.05
55-59	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$30.10	\$34.40	\$38.70	\$43.00
60-64	\$7.36	\$14.71	\$22.07	\$29.42	\$36.78	\$44.13	\$51.49	\$58.84	\$66.20	\$73.55
65-69	\$12.57	\$25.13	\$37.70	\$50.26	\$62.83	\$75.39	\$87.96	\$100.52	\$113.09	\$125.65
70-74	\$22.38	\$44.76	\$67.14	\$89.52	\$111.90	\$134.28	\$156.66	\$179.04	\$201.42	\$223.80
75+	\$44.83	\$89.66	\$134.49	\$179.32	\$224.15	\$268.98	\$313.81	\$358.64	\$403.47	\$448.30

Note: Spouse / Child coverage amounts cannot be more than 100% of the Employee coverage amounts selected.

Child (ren)	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
	0.75	1.51	2.26	3.01	3.77