

What do I need to do to convert or port my coverage?

| Convert | Port |
|--|--|
| Have your employer complete Section 1 of the life conversion form. | Have your employer complete Section 1 of the life/AD&D portability form. |
| Complete Section 2 of the conversion form yourself. | Complete Section 2 of the life/AD&D portability form yourself. |
| Both | |
| Submit your initial premium payment† with the appropriate form no later than 31 days after your coverage ends to: | |
| Unum Life Insurance Company of America Portability and Conversion Unit 2211 Congress Street Portland, ME 04122 | |
| Remember to designate a beneficiary and sign and date the election form. | |
| You have three ways to pay: Quarterly, semi-annually, or annually | |

Important: Don't miss your chance to keep your life insurance. After your coverage ends, you have just 31 days to apply.

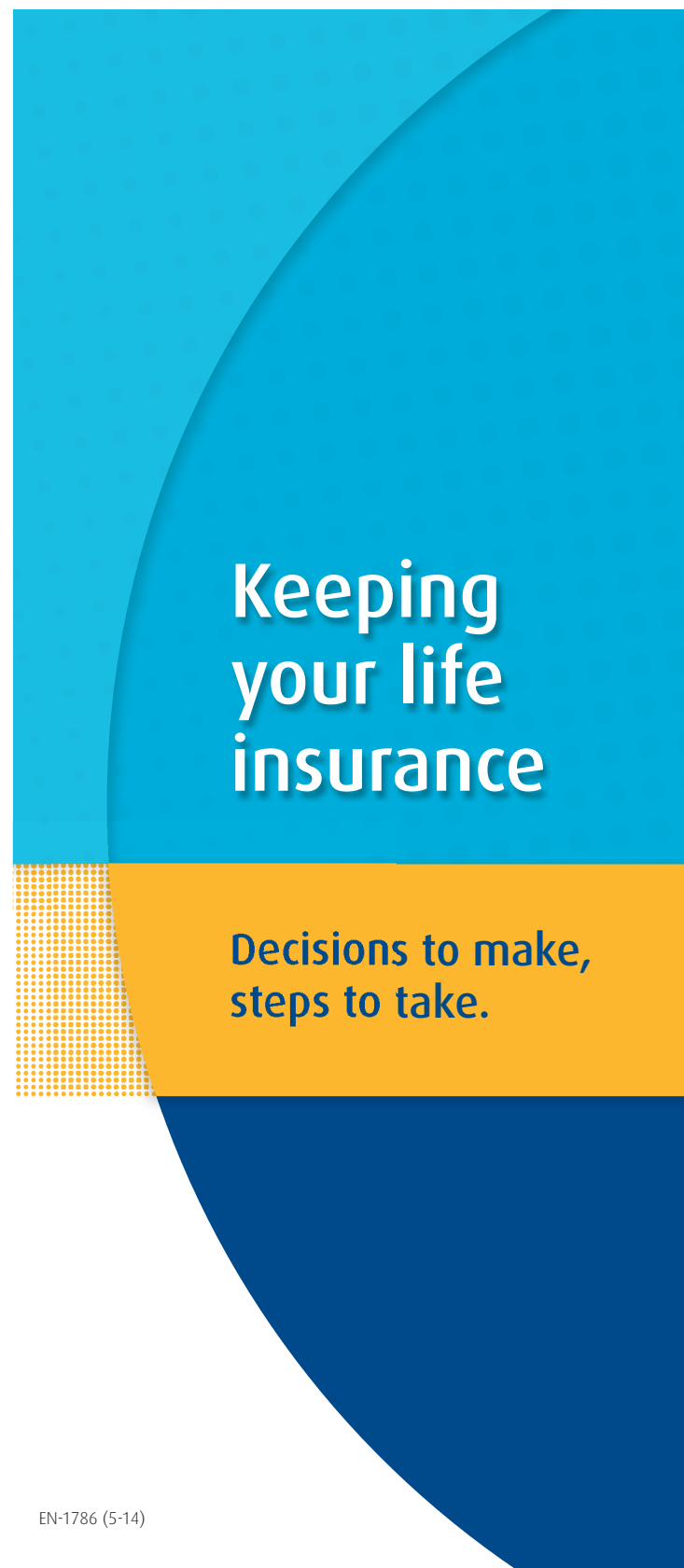
Questions? Please call **(800) 421-0344**.

† In NY premiums are not required at the time when the portability application is sent in. Group life insurance is underwritten by Unum Life Insurance Company of America, Portland, Maine

In New York, underwritten by First Unum Life Insurance Company, New York, New York
unum.com

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EN-1786 (5-14) FOR EMPLOYEES



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When your relationship with your employer changes — either because you're leaving the company, you've become disabled, or you're no longer eligible for coverage — you'll want to take steps to preserve your life insurance.

If your family's financial security and plans for the future — such as paying for college or staying in your home — are important to you, taking your life insurance with you is a smart move.

Depending on your circumstances, you may have two options for keeping your coverage:

1 Conversion

Change your group term life coverage to an individual whole life policy, which builds cash value. You pay the premium at individual rates. The right to convert your policy is guaranteed by law under certain circumstances.

2 Portability

Take your group term life coverage with you and pay for it at group rates. This coverage does not build any cash value. This option is also called "porting" your coverage.

Note: This brochure is intended to help you decide which approach is best for you.

When can I convert or port my life insurance?

The table below shows the circumstances under which you are eligible to convert or port your coverage.

| | Can convert coverage | Can port coverage |
|---|----------------------|-------------------|
| Retiring from the company | X | X |
| Employment has been terminated | X | X |
| Hours have been reduced so that you no longer qualify for your coverage | X | X |
| Leaving because of an illness or injury that impacts your life expectancy | X* | |
| Employer has cancelled the group policy, or Unum has made changes that make you ineligible for coverage | X** | |

Important: Don't miss your chance to keep your life insurance. After your coverage ends, you have just 31 days to apply.

Questions? Please call **(800) 421-0344**.

* State variations apply.

** Available only if you have been insured under the plan for at least five years. You can convert to a policy with a maximum benefit of \$10,000.

| | Conversion | Portability |
|--|--|---|
| Coverage available to convert or port | Life insurance only | Life insurance and AD&D |
| Dependents' options | | |
| When can dependents convert or port coverage? | Dependents can convert their coverage if the employee is eligible to convert, or if the employee dies while covered under the group plan. Dependents can convert even if the employee does not. | <ul style="list-style-type: none"> Dependents can port their coverage if the employee ports. If the employee dies, the spouse must port coverage in order to port children's coverage. Spouses can port coverage for themselves and their children if they are divorced from the employee. However, children's coverage can be ported under the employee's or spouse's coverage, but not both. Once children lose their dependent status, their coverage ceases. |
| Can dependents be added after coverage is converted or ported? | No. Dependents who did not convert their coverage when the employee did can't be added or convert their coverage later. | Yes. Dependents may be added at any time for the amounts allowed under the group plan (subject to evidence of insurability: medical exam and/or questions). |
| Maximum coverage amounts | | |
| What are the maximum coverage amounts for employees? | Maximum coverage amount is the amount for which you were insured under the group plan. If you have been insured for at least 5 years and your employer has cancelled the group policy, or Unum has made changes that make you ineligible for coverage, the maximum will be the lesser of: <ul style="list-style-type: none"> \$10,000; or Your coverage amount under the plan minus any other group coverage that your employer makes available with 45 days. | The maximum coverage amount is the lesser of: <ul style="list-style-type: none"> Your group maximum benefit; 5X your annual salary; or \$750,000 from all Unum life and AD&D plans combined. If your group policy offers a "retiree" class or coverage, you can port the difference between the group and retiree coverage amounts. AD&D cannot exceed the ported life amount. |
| What are the maximum coverage amounts for dependents? | Same as for employees. | Spouse: <ul style="list-style-type: none"> 50% or 100% of the employee's ported coverage depending on the group contract Child: <ul style="list-style-type: none"> 50% or 100% of the employee's amount (varies by contract); or \$20,000, whichever is less (actual amount may differ based on plan design). AD&D cannot exceed the ported life amount. |
| Rate and coverage changes | | |
| Will my rates change? | Your rate will be different when you convert the policy from a group to an individual policy. After that, you will pay the same premium for the life of the policy. | Your rate may change when you port the coverage. Also, because life premiums are based on age, your premiums will automatically increase every 5 years after you port. |
| Will my coverage be reduced as I get older? | No. Your benefit will remain the same. | Yes. Employee and dependent coverage will reduce on an age-related schedule, according to the group plan. Note: The employee can convert the difference between the age-reduced coverage amount and the prior amount. |
| Can I increase my coverage? | No. Once you have converted your coverage, you cannot increase it. | Yes. Life insurance coverage may be increased with evidence of insurability (medical exam and/or questions) up to the maximums shown above. You may also decrease your coverage, as long as it remains within plan guidelines. |

For more details, refer to your certificate of coverage