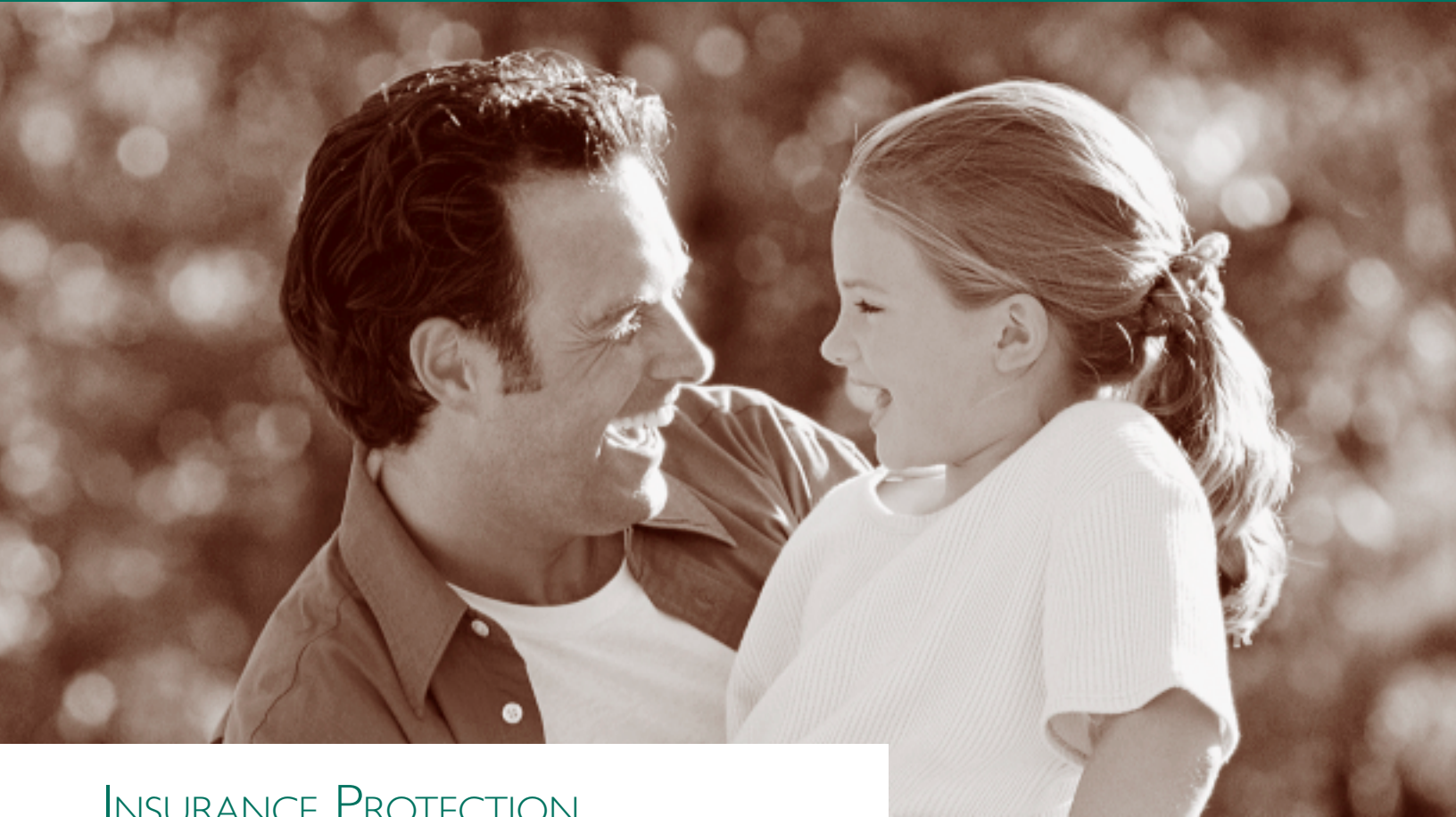


TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE



INSURANCE PROTECTION FOR THE IMPORTANT THINGS IN LIFE

Consider these facts:

- *Two people are killed as a result of an accident every 10 minutes.¹*
- *Unintentional injuries are the leading cause of death among all persons ages one to 39.¹*

What kind of future do you picture for yourself and your family? A comfortable lifestyle doing the things you've always wanted to do? Living life to the fullest? Now imagine that picture without you in it, or with you being severely injured. Would your family be financially able to continue the lifestyle you imagined? Or would the absence of your income, on top of everyday expenses, jeopardize those plans?

LIFE INSURANCE PROTECTION AND MORE

Your employer is offering an added safeguard against these worries — UnumProvident Term Life and Accidental Death & Dismemberment (AD&D) insurance. This valuable coverage, available through convenient payroll deduction, provides:

- flexible, affordable life insurance protection,
- additional benefits if you suffer an accidental death, and
- help with the high cost of recovery and rehabilitation if you suffer an accidental dismemberment.

Also included with this coverage are a variety of valuable benefits and services.

MORE THAN JUST A BENEFIT CHECK

UnumProvident offers caring, professional services and plan features that go beyond what you might expect from life insurance protection.

• **Additional AD&D Benefits**

In addition to the policy's AD&D benefits, coverage includes an education benefit, which means if you or your insured spouse dies within 365 days of a covered accident, an additional benefit is paid to your insured children (full-time students beyond grade 12). A seatbelt/air bag benefit is paid in addition to AD&D benefits if you or your insured dependent(s) die in a car accident while wearing a seat belt or in a seat with an air bag. See the policy for full details.

• **Survivor Financial Counseling Service²**

In addition to emotional issues, there are many difficult decisions that accompany the death of a loved one. To help ensure that your family has a strong shoulder to lean on, this policy includes specialized survivor financial counseling services.

The survivor financial counseling service offers personalized financial planning and counseling, at no cost to family members, in the event of your or your covered spouse's death or terminal illness. Counselors answer questions objectively without selling anything. Features include:

- Telephonic financial counseling and tax advice — regardless of life insurance benefit amount or income level
- A detailed personalized financial plan based on your family's needs
- Guidance for up to 12 months from your counselor, via toll-free phone service

• **Accelerated Benefit: Help for Here and Now**

If you or your covered spouse become terminally ill with less than 12 months to live, you have the option to receive a portion of your life insurance benefit in advance (amount subject to your plan maximum). There are no restrictions on how this money can be spent, and no fees will be charged.

• **Guarantee Issue**

During the initial enrollment period, if you (and your dependents) are eligible for coverage, you are guaranteed to receive a specified amount of insurance without answering any health questions. (See the Plan Highlights for details.)

• **Security Account**

The emotional trauma of death can make it difficult to deal with practical decisions. To help, we deposit benefit checks of \$10,000 or more in an account, where the money earns interest while beneficiaries are attending to more immediate needs.

• **Portability**

Under the portability provision, if your employment situation changes, you may be eligible to keep your coverage at affordable group rates.³

MAINTAINING YOUR FAMILY'S STANDARD OF LIVING

Take a minute to consider how much life and AD&D insurance you may need. What would it take to maintain your family's standard of living and cover future plans?

OUTSTANDING DEBT

How much is needed to pay off your existing debt?

Mortgage	\$ _____
Car payment	\$ _____
Credit card debt	\$ _____
Other debt	\$ _____

ONGOING EXPENSES

How much is needed for food, rent, clothing, utilities, daycare and other family expenses? \$ _____

(A helpful rule of thumb is to multiply your current salary by 3 to 5 years to cover these expenses for your family.)

FUTURE PLANS

How much is needed for college education, weddings, home renovations/repairs or other plans? \$ _____

TOTAL \$ _____

Subtract any existing coverage you may have \$ _____

Consider this amount of life insurance \$ _____

¹ National Safety Council, *Injury Facts*, 2004, pgs. 10 and 31.

² Survivor financial counseling services are provided exclusively by The Ayco Company, L.P., a Goldman Sachs Company. These services may be withdrawn by UnumProvident without prior notice.

³ If you have an injury or sickness, you may be unable to port your coverage; however, under the Conversion provision, you may be able to convert your Term Life coverage to an individual life insurance policy. See your Employer's Policy or Summary of Benefits for details.

The provisions may vary or be unavailable in some states. There may be exclusions and limitations that may affect any benefits payable. See your Employer's Policy, Summary of Benefits or your UnumProvident representative for specific provisions and details of availability.

This information is not intended to be a complete description of the insurance coverage available and some coverage options may not be available in all states. For complete details of coverage, please refer to Policy Form C.FP-1, et al.

Underwritten by the following subsidiary of UnumProvident Corporation:

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