



**ABC International
Policy # 111526**

Please read carefully the following description of your UnumProvident Term Life and AD&D insurance plan.

Your Plan

Eligibility

All active full-time employees working at least 32 hours each week and permanent part-time employees who have elected the option of benefits and who work a minimum of 20 hours a week in active employment.

Coverage Amounts

Your Basic Term Life and AD&D coverage is paid for you by your employer:

Employee Basic Life and AD&D: 1 times basic annual earnings rounded to the next higher \$1,000.

Maximum Benefit is \$50,000

Minimum Benefit is \$15,000

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

Age:	Insurance Amount Reduces to:
65	65% of original amount
70	50% of original amount

Coverage may not be increased after a reduction.

Additional Benefits

SurvivorSupport[®] Service

SurvivorSupport[®] is a personalized financial counseling service offered through Ayco that 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 *SurvivorSupport[®]* Service develops strategies needed to protect resources, preserve current lifestyles and build future security. At no time will the Ayco 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.

Accelerated Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request up to 50% of your life insurance amount up to \$750,000, 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).

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.

Term Life Insurance and AD&D Coverage Highlights (Continued)

Limitations/Exclusions/ Termination of Coverage

Suicide Exclusion

Life benefits will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

AD&D Benefit Exclusions

AD&D benefits 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 under state or federal law;
- 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.)

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 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 and AD&D Coverage Highlights (Continued)

Next Steps

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.

“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.

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.

The *SurvivorSupport*® Service is provided exclusively by The Ayco Company, L.P. This service is subject to availability and may be withdrawn by UnumProvident without prior notice. *SurvivorSupport*® is a registered trademark of The Ayco Company, L.P.

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