



Term Life Insurance Supplemental Life Coverage Highlights

ABC International

Policy #112536, 130213, 130214, 130215, 130216, 130217, 130218, 130219

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

Your Plan

Eligibility

All active full-time employees working at least 32 hours each week and their eligible spouses and children (up to age 19, or 25 if they are full-time students).

Coverage Amounts

Your Term Life coverage options are:

Employee: \$10,000 - \$500,000 in increments of \$10,000
Not to exceed 5 times your salary.

Spouse: \$5,000 - \$250,000 in increments of \$5,000
Not to exceed 50% of employee's supplemental amount.

Child: \$2,000 - \$10,000 in increments of \$2,000
Not to exceed \$10,000 per child.

Note: In order to purchase Life coverage for your dependents, you must buy coverage for yourself.

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

Age:	Insurance Amount Reduces to:
70	65% of original amount
75	0 benefit – coverage terminates

Coverage may not be increased after a reduction.

Guarantee Issue

If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of coverage up to \$100,000 for yourself and any amount of coverage up to \$50,000 for your spouse. Any coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

Please see your Plan Administrator for your eligibility date.

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.

Term Life Insurance 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 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). This feature also applies to your covered dependents.

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.

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.

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

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 which occurs while you and your dependents are covered under the policy or plan.

Next Steps

How to Apply

To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

If you apply for coverage after your enrollment deadline, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at UnumProvident's expense.

Please see your Plan Administrator for your effective date.

Term Life Insurance Coverage Highlights (Continued)

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.

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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