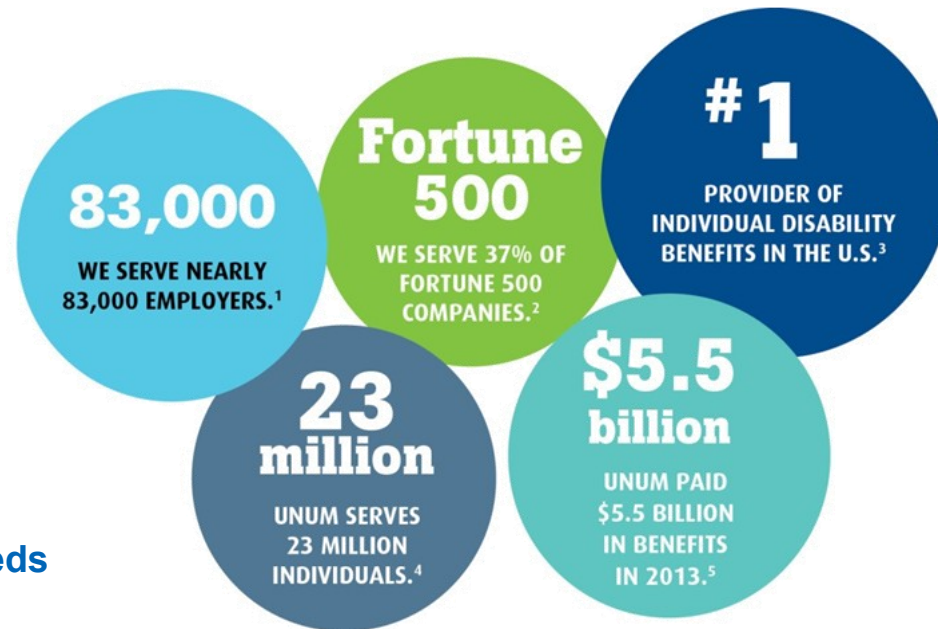


Why Partner with Unum?



- World-class processes
- Superior commitment to service
- Tailored solutions to fit your needs
- Financial strength
- Claims philosophy centered on people, not paperwork

What is Guaranteed Standard Issue (GSI)?

GSI provides Individual Disability coverage with a guaranteed Elimination Period, Benefit Period, and plan design subject to the following underwriting:

- Actively-at-work requirement: 180 days prior to and including the date of application
- Tobacco question
- Catastrophic disability qualification
- Financial underwriting—Census income and LTD plan

GSI amount determined based on group size, premium payer, and need.

Why Supplemental IDI?



Appeals to employees

SHORTFALLS AND GAPS

(Exposing the employee need)

- Benefit maximums
- Taxability of benefits
- Uninsured earnings
- Small group (<10 lives)



All sizes



Appeals to employers

RISK MANAGEMENT

(Employer risk diversification)

- Reduced exposure and experience volatility



Large cases – medium to high credibility



Appeals to employees and employers

VALUE OF OFFERING

- Benefit education
- Enrollment and communication
- Employer credit
- Retain and attract
- Customization



All sizes

Ideal Factors for GSI IDI Plans

Employer-paid Plans:

- 3 or more employees earning \$75,000 or more
- 60% or lower replacement ratio
- With a cap that does not meet the needs of the high income earners

Employee-paid Plans:

- 50 or more employees earning \$75,000 or more
- The greater of 20% participation or a minimum of 10 employees
- 60% or lower replacement ratio
- With a cap that does not meet the needs of the high income earners

LTD	IDI	Total replacement
Non-taxable	Non-taxable	60%
Taxable	Taxable	75%

How it works

Supplemental individual disability insurance building around an existing group long term disability plan:



Unum's integrated disability strategy combines the benefits of group and individual coverage. Combining these platforms can result in a more beneficial and comprehensive long term disability insurance program.

Individual Disability Benefit Plan Highlights

- Custom designs complement most group long term disability plans
- Discounted, Non-Cancellable and Guaranteed Renewable rates to age 65
- Guaranteed Standard Issue (GSI) underwriting — no medical exam needed
- Flexible funding options
- Portable coverage
- Benefits are not offset by SSDI or Workers Compensation
- Guaranteed Coverage Increase (GCI): Automated process for managing coverage increases built into the plan design

Example of an Integrated Solution shown with a 75% to \$2,500 GSI

Total Comp	Group LTD Benefit	Group Income Replaced	IDI Benefit	CAT Benefit	Total Monthly Benefit	Total Income Replaced
\$393,984	\$20,000	61%	\$2,500	\$8,208	\$30,708	94%
\$288,921	\$16,052	67%	\$2,006	\$6,019	\$24,077	100%
\$256,321	\$14,241	67%	\$1,779	\$5,340	\$21,360	100%
\$250,811	\$13,935	67%	\$1,741	\$5,225	\$20,901	100%
\$248,057	\$13,782	67%	\$1,722	\$5,168	\$20,671	100%