

## UNUM - Voluntary Life - All Employees Summary

### Summary

The information described below is only intended to be a summary of your benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review your insurance contract for a complete explanation of your benefits. If this summary conflicts in any way with the insurance contract, contract provisions will prevail.

#### Plan Details

Plan Name	<b>UNUM - Voluntary Life - All Employees</b>
Description	All Employees
Carrier	UNUM
Policy Number	0422715
Effective Dates	October 1, 2016 to October 1, 2017

#### Schedule of Benefits

#### General Plan Information

Accelerated Benefit	50% to max \$750,000
Waiver of Premium	Included
Conversion	Included
Portability	Included

#### Benefit Amount

Employee	\$10,000.00 units (Max: 5X Earnings or \$500,000, whichever is lesser)
Spouse	\$5,000.00 units (Max: 100% of employees benefit, or \$500,000, whichever is lesser)
Children	\$1,000.00 for Live birth to 14 days; 14 days to 6 months: \$1,000; 6 months to age 19 years: Amounts in \$5,000 benefit units as applied for by the employee and approved (Max: 100% of Employee amount or \$20,000)

#### Guarantee Issue Amount

Employee	\$200,000.00
Spouse	\$50,000.00
Child(ren)	\$20,000.00

#### Overall Maximum

Employee	5 X annual Earnings or \$500,000 (whichever is lesser)
Spouse	100% of Employee Benefit or \$500,000 (whichever is lesser)
Child(ren)	100% of employee benefit, or \$20,000 (whichever is lesser)