



IMPORTANT FACTS ABOUT YOUR PORTABILITY PLAN

- Your life insurance rates will increase with age, usually every 5 years (for example, at age 50, 55, 06, etc).
- The amount of your coverage and your spouse's/domestic partner's life insurance will reduce at the same time as outlined in your former group certificate. The reduction is based on age.
- This is a term life policy, not a whole life policy, and does not gain cash value.
- You can change the amount of coverage that you have at any time. (Increases require proof of insurability and are subject to maximums outlined in your former group plan).
- You can add coverage for your spouse or children if dependent coverage is available under your former group plan.
- You can request that dependent coverage (spouse and/or child) be removed. We will remove the dependent coverage the date we receive your request. Premiums for dependents are due up to the date coverage is removed which may result in a prorated bill. Coverage is not retroactively terminated.
- You can request a change in tobacco status if you have not used tobacco for 12 months, and if your life rates are based on tobacco/non tobacco use.
- If you become totally disabled, most plans allow your coverage to continue without payment of premiums. Please refer to your group booklet for details.
- If you become terminally ill, most plans allow you to receive up to 50% of your benefit amount immediately. (This is known as the accelerated benefit and is subject to a maximum payout).
- If you, as the primary insured die, your spouse can continue coverage on him/herself and dependent children.
- If you, as the primary insured, divorce your spouse, the coverage for the divorced spouse is terminated from the primary insured's coverage and new portability coverage can be issued for the former spouse if we are notified within 31 days from the date the divorce is finalized. Dependent children can continue their coverage under your plan or your former spouse's plan.
- Service extensions (such as survivor support® financial counseling or an employee assistance program) that may have been included on your previous group coverage plan are not included with this plan.
- For a full description of your coverage, including limitations, exclusions, reductions in benefits and events when your rates could change, refer to your original certificate (booklet) that you received from your former employer. If you do not have this booklet, please contact your former employer for a copy.

Your Portable Life insurance coverage will terminate due to one or more of the following reasons::

- Required premiums are not paid within the 31 day grace period for this coverage. There is no reinstatement provision for this coverage.
- We receive a request to terminate the coverage.
- You turn age 75.

***Please see reverse side for additional information
Please keep this for your records***

Your dependent's Portable Life insurance coverage will terminate when:

- Required premiums are not paid within the 31 day grace period for this coverage. There is no reinstatement provision for this coverage.
- We receive a request to terminate the coverage.
- A child no longer qualifies as a dependent. Please refer to your original group booklet for the maximum ages for child(ren) coverage. **You must notify us when your children no longer qualify as dependents.**
- The earlier of: your spouse turning age 75 or your turning age 75.

Please note:

- If portable coverage reduces or ends due to age, you or your dependents may be eligible for the conversion option.
- Your employer has provided information to us concerning your eligibility for portability, which includes information regarding your amount of coverage. The enclosed confirmation is based on that information. If we determine at a later date that you were not eligible for the benefits or amount of coverage you are continuing under the portability feature, we will adjust your benefit or amount of coverage and refund any applicable premium.
- If you have Unum portability coverage and also become eligible for Unum group life and/or accidental death and dismemberment coverage, your total Unum coverage will be limited to the amounts specified in the contracts. If we determine on any date you have exceeded the maximum allowed, we will adjust your benefits or amount of coverage and refund any applicable premium. If at any time you become eligible for multiple Unum coverages, please contact us so that we may assist you determining your overall coverage limit.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. The insurance product is underwritten by First Unum Life Insurance Company.

To Make Changes or Ask Questions about Your Plan:

Call First Unum Life Insurance Company at **1-800-421-0344**

Monday - Friday, 8:00am - 8:00pm Eastern Time