

APPENDIX – KEY TERMS & DEFINITIONS

Unum – 750 | All states except California

Non-Cancellable and Guaranteed Renewable - As long as your premiums are paid on time, your policy cannot be cancelled and your premium amount is guaranteed until you reach the Non-Cancellable Expiration Date (unless you increase the benefit amount of your original policy). For a To Age 65 maximum period of payment, the guarantee date will be the insured's 65th birthday or the fifth anniversary of the policy, if later. For a To Age 67 maximum period of payment, the guarantee date will be the insured's 67th birthday or the fifth anniversary of the policy, if later.

Renewable after Age 65 - Renewal option after you reach the Non-Cancellable expiration date subject to change in premium rates. You may continue your policy for a total disability benefit with a limited benefit period while you are actively employed. There is no age limit.

Definition of Total Disability* - You are totally disabled because of injuries or sickness:

1. You are not able to perform the material and substantial duties of your occupation; and
2. You are not engaged in any occupation; and
3. You are receiving physician's care.

*IL – Totally Disabled for retirees prior to Non-cancellable date means. "You are completely unable to engage in the normal activities of a retiree's person of like and good health."

Waiver of Premium - After your first 90 days of a covered disability, all premiums are waived. The premiums you paid during the 90-day period are refunded.

Voluntary Suspension During Unemployment - You can suspend paying premiums for up to one year due to your unemployment. Any loss occurring during the suspension period will not be covered.

Rehabilitation Benefit - Your policy includes a Rehabilitation Program to assist you in returning to a level of work activity that is appropriate to your functional and cognitive capacity. Rehabilitation in this program will be voluntary on your part and on Unum's part. If You and Unum agree on a program of occupational rehabilitation in advance, Unum will pay for the program as set forth in a written agreement. The goal of the program must be to return you to work. Nonparticipation in the Rehabilitation Program shall not affect Unum's determination of whether you are disabled.

The extent of Unum's role will be determined by Unum in a written agreement. Generally, Unum may pay the expenses of the program that are not already covered by some other social or insurance program. Some of the services that might be provided could include, but are not limited to:

- coordination of physical rehabilitation and medical services;
- financial and business planning;
- vocational evaluation and transferable skills analysis;
- career counseling and retraining;
- labor market surveys and job placement services; and
- evaluation of necessary worksite modifications and adaptive equipment.

Unum can periodically review the program and your progress in it. Unum will continue to pay for the agreed upon program as long as Unum determines that it is helping you return to work.

Participation in the program will not, of itself, be considered a recovery from injury or sickness.

Recurring Disability - For a disability that recurs within 6 months* after the end of a previous disability, which is due to the same or related causes, this provision waives the Elimination Period. You won't have to satisfy a new Elimination Period and your benefit period will resume where it ceased, when you returned to work full-time.

*12 months for New York

Survivor Benefit* - Three months of benefits will be paid as a lump sum to your estate if you have satisfied the Elimination Period and are receiving benefits at the time you pass away.

*Not available in CT.

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Guaranteed Coverage Increase (GCI) - Provides an annual option to increase your monthly benefit to keep pace with your income as it increases. There is no medical underwriting associated with this feature and increases are available up to the guaranteed standard issue maximum benefit amount. Increases to coverage are applicable to new periods of disability beginning after the effective date of the increase. The option to elect/exercise GCI remains available as long as you 1) are employed with your employer 2) continue to be a part of the Guaranteed Standard Issue offer available to your employer and 3) as eligible, exercise the GCI feature on an annual basis

Limitation for all Mental Disorders*

Benefits for disability caused or contributed to by mental disorders will be limited in the aggregate to a maximum of 24 monthly payments during the life of this policy.

*LA Mental Disorder limitation issued as a rider (base is always unlimited)

*TX - Only 12 mo. per Disability (recurrence applies) or Full/Unlimited

*VT - Only Full/Unlimited.

Limitation benefits Outside United States or Canada

Unum will not pay benefits for more than 12 months while you reside outside of the United States or Canada during a disability. You will be considered to reside outside these countries when you have been outside the United States or Canada for total period of 6 months or more during any 12 consecutive months during a disability.

Limitation benefits outside United States, Canada or Mexico - New York Only

Unum will not pay benefits for any period of time during a disability that you reside outside of the United States or its possessions, or the countries of Canada or Mexico for more than 12 months in the aggregate, unless Unum agrees in writing. This period begins as soon as you leave the United States or its possessions, or the countries of Canada or Mexico. You will be considered to reside outside these countries when you have been outside the United States or its possessions, Canada or Mexico for a total period of six months or more during any 12 consecutive months during a disability.

Exclusions:

The exclusions and limitations may vary by state. See actual policy or your Unum representative for specific details.

Unum will not provide benefits for a disability contributed to or caused by:

1. war or act of war, whether declared or undeclared; or
2. the suspension, revocation or surrender of your professional license to practice in your occupation; or
3. your commission or attempt to commit a crime or your being engaged in an illegal occupation*; or
4. intentionally self-inflicted injuries; or
5. any loss Unum has excluded by name or specific description (any such exclusion will appear in the policy schedule).

*Exclusion for incarceration only applies to disabilities that begin while incarcerated. – IA.

*No incarceration exclusion – MO, NJ, NY, PA, SC and VA.

*Commission of a crime exclusion is restricted to commission of a felony. – MD, MN, NE, NJ, NY, TX, UT and VA.

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Unum – 750 | All states except California

Limitation of Pre-Existing Conditions for Coverage with Simplified Underwriting

3/12 PECL- Pre-Existing Condition Limitation

You have a Pre-Existing Condition if, at any time during the 3 months just prior to an Effective Date, you have an injury or sickness, or the symptoms of an injury or sickness, whether diagnosed or not, for which you:

1. received treatment, consultation, care or services, including diagnostic measurements; or
2. took prescribed drug or medicines; or
3. were recommended by a physician to receive treatment, consultation, care or services, including diagnostic measures during this period; or
4. were previously prescribed medicine to be taken during this period; or
5. had symptoms for which an ordinarily prudent person would have consulted a physician.

UNUM will not pay any benefit for a disability that begins in the first 12 months after an Effective Date caused, contributed to by, or resulting from your Pre-Existing Condition. The Pre-Existing Condition Limitation will also apply to an increase in coverage subject to the Effective Date of the increased coverage. An increase in coverage includes, but not limited to:

1. a decrease in an elimination period;
2. an increase in a benefit period;
3. an increase in a benefit amount; or
4. an additional of a benefit rider.

6/12 PECL- Pre-Existing Condition Limitation

You have a Pre-Existing Condition if, at any time during the 6 months just prior to an Effective Date, you have an injury or sickness, or the symptoms of an injury or sickness, whether diagnosed or not, for which you:

1. received treatment, consultation, care or services, including diagnostic measurements; or
2. took prescribed drug or medicines; or
3. were recommended by a physician to receive treatment, consultation, care or services, including diagnostic measures during this period; or
4. were previously prescribed medicine to be taken during this period; or
5. had symptoms for which an ordinarily prudent person would have consulted a physician.

Unum will not pay any benefit for a disability that begins in the first 12 months after an Effective Date caused, contributed to by, or resulting from your Pre-Existing Condition. The Pre-Existing Condition Limitation will also apply to an increase in coverage subject to the Effective Date of the increased coverage. An increase in coverage includes, but not limited to:

1. a decrease in an elimination period;
2. an increase in a benefit period;
3. an increase in a benefit amount; or
4. an additional of a benefit rider.

12/12 PECL- Pre-Existing Condition Limitation

You have a Pre-Existing Condition if, at any time during the 12 months just prior to an Effective Date, you have an injury or sickness, or the symptoms of an injury or sickness, whether diagnosed or not, for which you:

1. received treatment, consultation, care or services, including diagnostic measurements; or
2. took prescribed drug or medicines; or
3. were recommended by a physician to receive treatment, consultation, care or services, including diagnostic measures during this period; or
4. were previously prescribed medicine to be taken during this period; or
5. had symptoms for which an ordinarily prudent person would have consulted a physician.

Unum will not pay any benefit for a disability that begins in the first 12 months after an Effective Date caused, contributed to by, or resulting from your Pre-Existing Condition. The Pre-Existing Condition Limitation will also apply to an increase in coverage subject to the Effective Date of the increased coverage. An increase in coverage includes, but not limited to:

1. a decrease in an elimination period;
2. an increase in a benefit period;
3. an increase in a benefit amount; or
4. an additional of a benefit rider.

APPENDIX – OPTIONAL* RIDERS

*Riders listed below may be available to you – please review your enrollment offer to confirm rider availability
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Residual Disability Benefits:

You must be under a doctor's care to be eligible for this benefit, which can pay benefits through the end of your benefit period. You don't have to be totally disabled to be eligible, but you must continue to lose time (due to injury or sickness) from your job or be unable to perform some of your job requirements and incur a loss of earnings of at least 20%. If Loss of Earnings equals 75% or greater of Pre-Disability Earnings, Unum will deem the loss to be 100% of Pre-Disability Earnings.

The time during which you qualify for Residual benefits after your elimination period will be your Residual Benefit Period. If you attempt to return to work during this time, you will receive a proportional loss benefit.

Work Incentive Benefit:

A feature of the Residual Disability Benefit that provides a short-term benefit that can replace up to 100% of your income during a set number of months, of a compensable residual disability. Your benefit will be the difference between your prior income and your loss of earnings, up to the policy's maximum monthly benefit amount.

Recovery Benefit:

You may continue to suffer a loss of earnings even after you have fully recovered and returned to work in your own occupation full-time. While disabled and not at work, your base of income may have deteriorated. The Recovery Benefit provides financial support while you re-establish your business. The Recovery Benefit pays a benefit based on the percentage of earnings you have lost, if prior to a specified age, you have:

1. Suffered a loss of earnings due to Total or Residual Disability; and
2. Satisfied the Elimination Period for Total or Residual Disability; and
3. Returned to work full-time in your occupation, working at least as many hours as you did before you were disabled and continuing to suffer an earnings loss of at least 20% due to your disability.

Presumptive Benefit*:

This option provides an additional monthly benefit in addition to your group and individual policy benefits if you suffer a presumptive disability. A presumptive disability is defined as the total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both arms, use of both legs, or one arm and one leg.

*Definition in CT, NH, TX and VT.

Catastrophic Disability Benefit*:

This option provides an additional monthly benefit in addition to your group and individual policy benefits if you suffer a catastrophic disability. A catastrophic disability is defined as the loss of two or more Activities of Daily Living, including bathing, dressing, eating, toileting, continence and transferring; cognitive impairment; or presumptive disability (the total and permanent loss of hearing, sight, speech or use of two limbs).

*Not available in CT, GA, NH, TX and VT.

Disability Protection Benefit*:

This option provides an additional monthly benefit in addition to your group and individual policy benefits if you suffer a catastrophic disability. A catastrophic disability is defined as the loss of two or more Activities of Daily Living, including bathing, dressing, eating, toileting, continence and transferring; cognitive impairment; or presumptive disability (the total and permanent loss of hearing, sight, speech or use of two limbs).

*Definition only in GA.

Fixed Cost of Living Adjustment (COLA) - 3%

Commencing on the first anniversary date that benefits begin to accrue after the Elimination Period has been satisfied, COLA increases your monthly benefit at a 3% fixed compound annual rate while you are disabled. There is no cap on cumulative increases to your benefit. If you recover and return to work before you reach age 60, you may purchase the amount of coverage by which your original benefit increased, without medical or financial documentation. This benefit is optional.