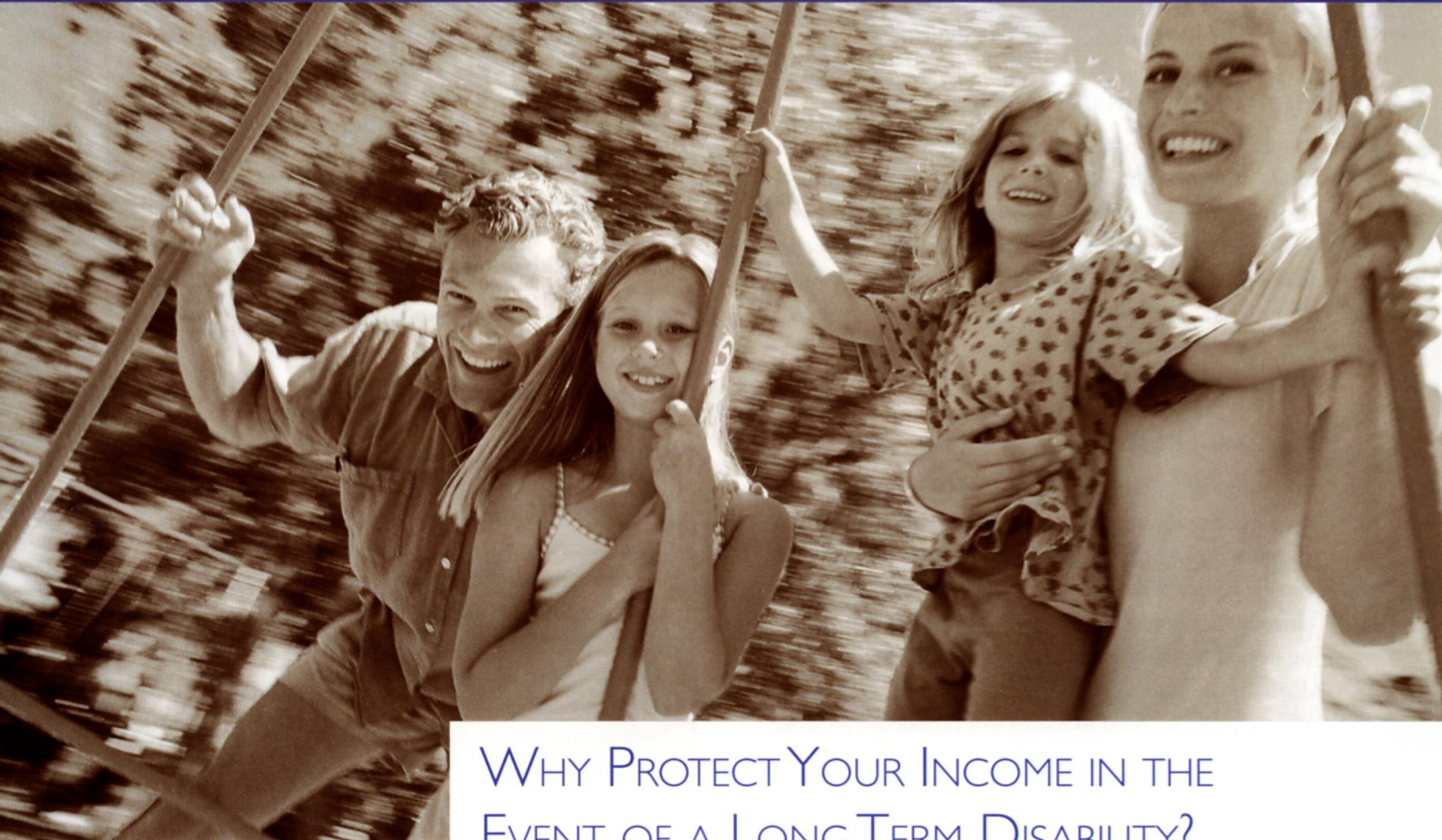


LONG TERM DISABILITY INCOME PROTECTION INSURANCE



WHY PROTECT YOUR INCOME IN THE EVENT OF A LONG TERM DISABILITY?

Providing Additional Protection

Did you know that most injuries — nearly 60% — happen off the job?⁵ This means they are not covered by Workers' Compensation, which may leave you without adequate income protection. What's more, health insurance covers only your medical bills; it offers no help with any of life's everyday expenses. Finally, Social Security disability benefits cover "severe" disabilities only — those expected to last a year or more. To help protect your family's financial security, you need UnumProvident's Long Term Disability Income Protection insurance.

Most of us take our health — and our ability to work — for granted. But the fact is, three out of 10 workers age 25 to 65 can expect to be disabled 90 days or more.¹ For many, this means loss of income, family security and independence. It can happen to anyone, at any age. Consider the facts:

- Thirty-three million Americans are classified as severely disabled.²
- A disabling injury occurs every five seconds.³
- Most of us are living from paycheck to paycheck.⁴

If a disability prevents you from earning an income, how will you pay your bills, your mortgage, your car payments and other expenses? And what about the added costs that may accompany a disability, such as expenses for adaptive equipment? There's a lot depending on your paycheck — that's why Long Term Disability Income Protection insurance from UnumProvident is so important.

INCOME REPLACEMENT AND MORE

UnumProvident's Long Term Disability Income Protection insurance replaces a portion of your income if you are unable to work due to a covered injury or sickness. This means you can have money coming in during a time of need. UnumProvident also provides the vital support, services and assistance you need to get back to work and to a productive lifestyle.

HIGHLY RESPONSIVE SERVICE

UnumProvident's personalized, responsive service is available from highly skilled representatives. If you file a disability claim, our Benefits Center employees will meet your needs with prompt and efficient claims services and as appropriate, rehabilitation service specialized to your type of disability. We will also help you apply for Social Security disability benefits, from the application all the way to legal hearings, if necessary.

RETURN-TO-WORK SUPPORT

UnumProvident's insurance plan features extensive and specialized programs and resources, available to you when appropriate, to help you maximize your abilities after experiencing a disability. Our dedicated and responsive claim management professionals understand the emotional and financial strain that often comes with a disability and can work to provide you with the resources and support you need to return to a productive lifestyle.

THE EASY, AFFORDABLE SOLUTION

UnumProvident's Long Term Disability Income Protection insurance provides valuable disability protection at competitive rates with the ease and convenience of payroll deduction. To apply for coverage, simply complete the enrollment materials included in this package and return them to your plan administrator.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your UnumProvident representative for specific provisions and details of availability.

rewritten by the following subsidiary
UnumProvident Corporation:

Unum Life Insurance Company of America
1 Congress Street, Portland, ME 04122
www.unumprovident.com

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DO I NEED LONG TERM DISABILITY INCOME PROTECTION INSURANCE?

This simple worksheet can help you decide if you need Long Term Disability Income Protection insurance. Complete the worksheet and compare your monthly income with your monthly expenses. What would happen if your paycheck stopped because you became disabled and couldn't work?

ESTIMATED MONTHLY INCOME

Monthly take-home pay \$ _____

Other income sources \$ _____

Total monthly income \$ _____

ESTIMATED MONTHLY EXPENSES

Mortgage or rent \$ _____

Homeowner's or renter's insurance \$ _____

Property tax \$ _____

Utilities \$ _____

Food \$ _____

Car payment \$ _____

Car insurance \$ _____

Medical & dental insurance \$ _____

Credit card debt/installment debt \$ _____

Clothing for self & other family

members \$ _____

Child care \$ _____

Savings \$ _____

Miscellaneous

(entertainment, travel, gifts, etc.) \$ _____

Total monthly expenses \$ _____

Monthly expenses add up quickly, and can be especially overwhelming if you are disabled and cannot earn a paycheck. UnumProvident's Long Term Disability Income Protection insurance can help.

¹ 1987 Commissioner's Group Disability Table, Society of Actuaries.

² "Americans with Disabilities: 1997," U.S. Bureau of the Census, *Current Population Reports*, P70-73, February 2001.

³ National Safety Council Report on Injuries in America, 2001, online resources, <http://www.nsc.org/library/rept2000.htm>

⁴ Consumer Federation of America study conducted by Princeton Survey Research Associates, February 20, 2001.

⁵ National Safety Council, *Injury Facts*, 2001 edition, pg. 50.

SSDI benefit application assistance through GENEX, a wholly-owned subsidiary of UnumProvident Corporation.