



Basic Protection Plan (BPP) vs. Unum Lay LTD and Life Insurance Plan

Lay Life Insurance Comparative Summary

Life Plan Features	BPP Lay Death Benefits	Unum Lay LTD and Life Insurance Plan Lay Death Benefits
Active Lay Benefit Options	<ul style="list-style-type: none">Plan sponsor elects coveragePlan sponsor pays for coverage or may elect to have participant pay for a portion of coverage	<ul style="list-style-type: none">Plan sponsor elects and pays for coverageParticipant does not contribute
Active Participant Death Benefits	Flat-dollar amounts: <ul style="list-style-type: none">\$10,000\$25,000\$50,000	Flat-dollar amounts: <ul style="list-style-type: none">\$10,000\$25,000\$50,000\$125,000\$150,000\$175,000\$200,000\$250,000
	Percentage of compensation options: <ul style="list-style-type: none">100%150%200%	Percentage of compensation options: <ul style="list-style-type: none">100%150%200%250%300%
	Percentage of DAC options: <ul style="list-style-type: none">300% of DAC declining with age150% of DAC declining with age	No percentage of DAC option
	Guaranteed issue: up to \$200,000	Guaranteed issue: up to \$250,000
	Maximum coverage: \$200,000	Maximum coverage: \$250,000
Spouse Death Benefits	Percentage of DAC options: 20% of the DAC	No percentage of DAC option
	Flat dollar amount: \$5,000	Flat-dollar amounts: in increments of \$5,000; up to \$50,000
	Guaranteed issue: up to 20% of DAC	Guaranteed issue: up to \$50,000 (or 100% of participant coverage, whichever is less)
	Maximum coverage: \$5,000, if elected	Maximum coverage: \$50,000 (or 100% of participant coverage, whichever is less)
	Minimum coverage: \$5,000	Minimum coverage: \$5,000, if elected

Life Plan Features	BPP Lay Death Benefits	Unum Lay LTD and Life Insurance Plan Lay Death Benefits
Child Death Benefits	Percentage of DAC options: 10% of the DAC	No percentage of DAC options
	Flat-dollar amount: \$5,000	Flat-dollar amounts: in increments of \$1,000; from \$2,000 up to \$10,000
	Guaranteed issue: up to 10% of the DAC	Guaranteed issue: up to \$10,000
	Maximum coverage: Up to 10% of the DAC	Maximum coverage: \$10,000
	Minimum coverage: \$5,000	Minimum coverage: \$2,000, if elected
Retired Lay Death Benefits	Percentage of DAC options: 30% of the DAC	No percentage of DAC options
	Flat dollar amount: \$5,000	Flat-dollar amounts: in increments of \$5,000; up to \$50,000
	Guaranteed issue: up to 30% of the DAC	Guaranteed issue: up to \$50,000
	Maximum coverage: up to 30% of the DAC	Maximum coverage: \$50,000
	Minimum coverage: \$5,000	Minimum coverage: \$5,000, if elected
ADDITIONAL PLAN FEATURES		
Accelerated Death Benefit	Not available	50% of the insured's face-value coverage amount, for circumstances in which the enrolled is terminally ill, with a life expectancy of less than 12 months.
Portability and Convertibility	Not available	<p>Portability: Insured participants, spouses and dependents may be able to elect portable coverage at group rates allowing them to <i>port</i> or “take coverage with them” when the participant retires, terminates or reduces hours. Insured spouses and dependents may be able to port in cases of divorce or the participant's death.</p> <p>Convertibility: Insured participants, spouses and dependents may convert their group coverage to individual whole life insurance policies, without evidence of insurability, if their group coverage ends.</p>
Survivor Grief and Financial Counseling	Not available	Telephone-based grief counseling and financial planning assistance for survivors.
Accidental Death and Dismemberment Benefit (Optional)	Not available	<p>This is an optional benefit for participants (not dependents), at an additional cost. If elected by the plan sponsor, the plan provides up to an additional 100% of benefit for participants that suffer accidental death or dismemberment.</p> <p>Maximum coverage: \$250,000</p>

Note: This document highlights some of the plan elements. The Unum policy and plan certificate of coverage will provide a complete plan description, and will be the controlling documents for all plan eligibility and benefits. The General Board and Unum reserve the right to adjust these specifications, as needed.