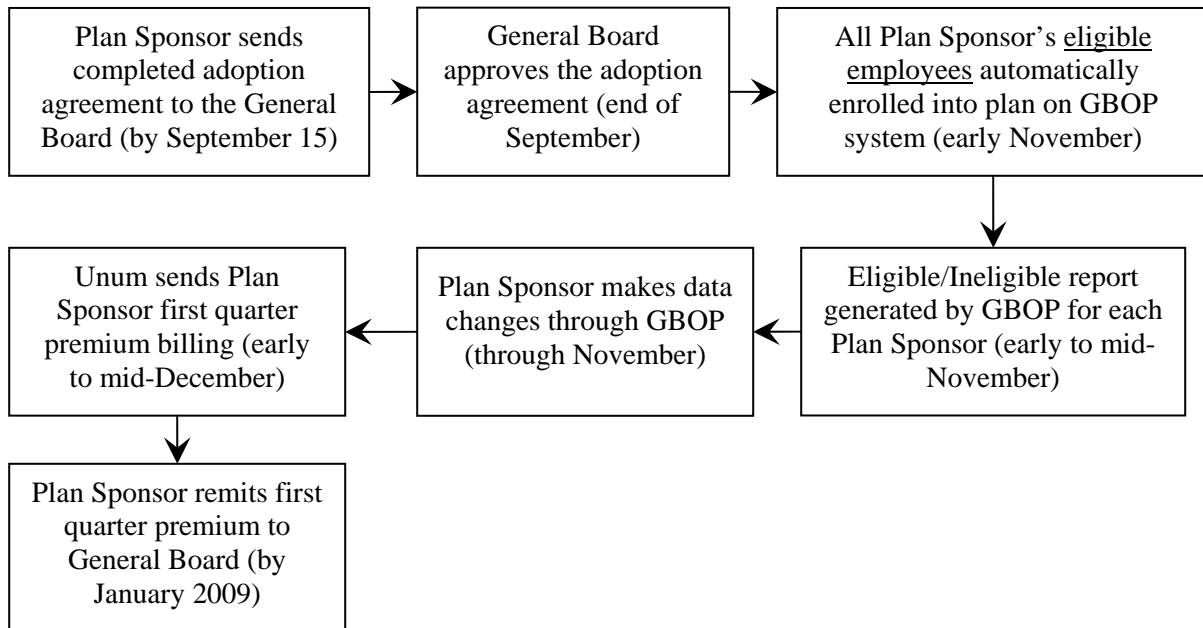


Existing BPP Plan Sponsors  
Conversion to New Lay LTD and Life Plan  
Workflow Summary

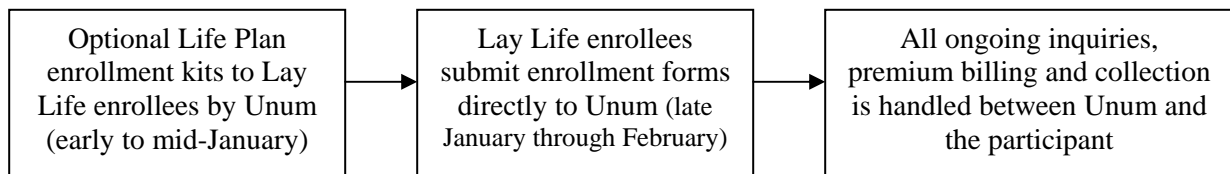
**For Plan Sponsors:**

**Conversion of BPP participants to new Lay LTD and Life plan participation  
(September-December, 2008):**



**For Participants:**

**Optional Life Insurance Plan Enrollment Period – first quarter 2009**



**For Plan Sponsors:**

**Lay LTD and Life Plan Ongoing Administrative Responsibilities (after January 1, 2009)**

- Enroll newly eligible employees through General Board on a regular basis
- Update participant information (i.e., address changes, status changes, etc.) through General Board on a regular basis.
- Review quarterly billing invoices from Unum and remit payment to General Board
- Contact Unum for billing and customer service inquiries; likewise Unum will contact Plan Sponsors directly with any questions regarding remittance