

FREQUENTLY ASKED QUESTIONS

Is this same coverage available to an individual not employed at my company?

No, UnumProvident's interest-sensitive whole life insurance is available exclusively through your employer.

Am I required to apply for this coverage?

No. Your interest-sensitive whole life coverage is voluntary, and you decide if this coverage is right for you and your family's needs. It's your choice.

Does this policy automatically replace any of my existing group insurance coverage?

No. Interest-sensitive whole life is a supplemental insurance policy and is designed to complement and enhance your group coverage.

May I increase my coverage in the future?

Yes, interest-sensitive whole life coverage can be increased to meet your changing needs. During a standard enrollment period, you may apply for additional coverage up to the maximum amount available for your age. A new policy will be issued to reflect your new coverage amount.

May I insure my spouse and/or my children even if I don't participate in this plan?

Yes, coverage is available for your spouse and children even if you choose not to purchase coverage for yourself. Certain minimal underwriting requirements may apply. Ask your benefits counselor for more details during enrollment.

May I take a loan on my policy?

Yes, you may borrow part of your cash value from the policy at an annual interest rate of 8.0% per year.

How will I be kept informed of my cash value?

Each year, you'll receive a statement from UnumProvident containing details on how much you paid into your policy during the preceding year and how much interest has accumulated. It will also show any loans and insurance company charges in an easy to read format.

Does my policy have a surrender charge?

If you surrender your interest-sensitive whole life policy during the first 19 years of coverage, a surrender charge will apply. Due to the long-term nature of this coverage and UnumProvident's ability to pay current interest rates on policy values, this charge decreases each year until there are no further charges beginning in the 20th year.

If I'm currently a tobacco user, what do I need to do in order to qualify for the non-tobacco use discount?

You are eligible for the non-tobacco use discount only if you have not used any tobacco product within the past 12 months. Your benefits counselor can help you obtain a non-tobacco use form.

Who can I contact if I have questions about my policy after enrolling?

You can call UnumProvident directly with any questions you may have about your policy after enrolling. Just call 1-800-635-5597. We're here for you.



Policies or provisions may vary by state. The policy has exclusions and limitations which may affect any benefits payable. This policy is not available in New York or New Jersey. Please refer to PS Plus for whole life coverage in New Jersey. UnumProvident Corporation complies with Act 91, the Vermont Civil Union Endorsement Law.

UnumProvident complies with California Assembly Bill 2208 which recognizes registered domestic partners.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

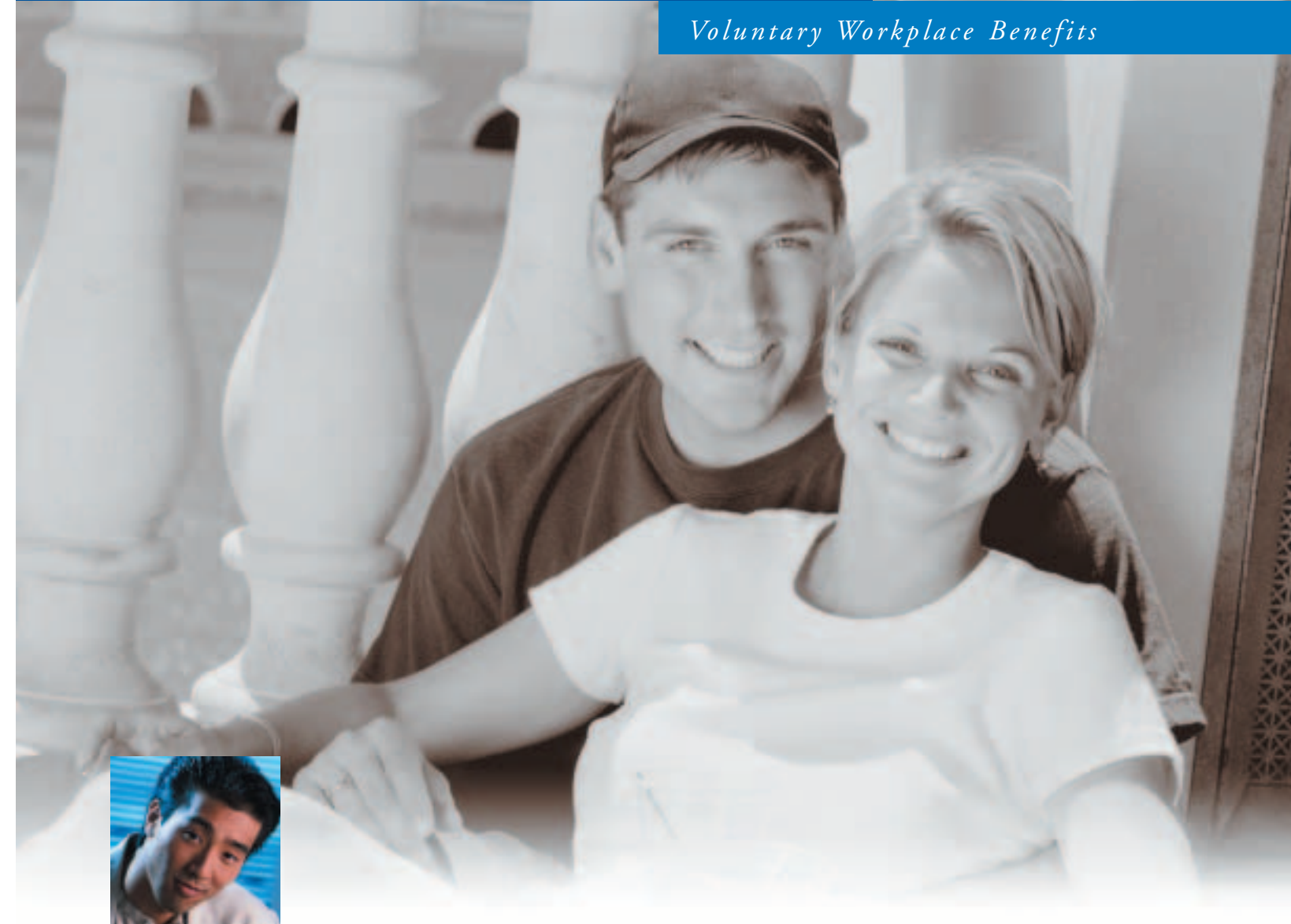
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INTEREST-SENSITIVE WHOLE LIFE INSURANCE

Voluntary Workplace Benefits



*Individual Benefits
at the Workplace*

Interest-Sensitive Whole Life Insurance – Additional Protection for You and Your Family



How would your family get by if something happened to you suddenly and they could no longer rely on your paycheck?

With UnumProvident's interest-sensitive whole life insurance, you can help give your family the added financial protection they may need in the event that something unexpected happens.

Interest-sensitive whole life insurance is voluntary, which means you choose whether or not to purchase coverage, and buy only the amount of coverage that is right for your needs.

You pay your premiums through convenient payroll deduction, so there's no more worrying about writing checks or mailing payments.

And, because you own your policy, your coverage is portable, which means you can take your policy with you if you leave the company, and carry your life insurance into your retirement.

AFFORDABLE INSURANCE PROTECTION

UnumProvident's interest-sensitive whole life insurance is designed to provide death benefits to your beneficiaries if you pass away, but it also can build cash value that you can utilize while you are still alive. At an affordable premium, you can have the added financial protection you and your family may need during times of uncertainty.

CASH VALUE ACCUMULATION

Interest-sensitive whole life insurance can build cash value that earns interest. The interest rate your policy is credited with will never be less than the guaranteed minimum rate of 4.5%. Under current law, taxes are deferred on these interest earnings. After sufficient cash value has accumulated, you may borrow from your policy. The policy's cash value may also be used to provide you with an amount of paid up insurance. This means that you can use the accumulated cash value to buy a smaller, "paid up" policy, on which no further premiums are due.

NO PHYSICALS REQUIRED

If you are actively at work¹, you can apply for interest-sensitive whole life coverage by completing a simple application and no physical exams are required! Your coverage becomes effective on the date you sign the application. This means that you will receive the plan and coverage amount you applied for on the application unless it is determined to be unacceptable under UnumProvident's rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

POLICY OWNERSHIP AND PORTABILITY

UnumProvident's interest-sensitive whole life insurance policy is individual voluntary coverage and you are the owner of your policy. Also, your policy is portable, which means that if you leave the company, you can take it with you and still pay the same premium. UnumProvident will bill you directly at home.

EXCELLENT CUSTOMER SERVICE

During enrollment, a benefits counselor will be available to answer any questions you may have about interest-sensitive whole life insurance. If you have questions about your policy after enrolling, simply pick up the phone and call us at 1-800-635-5597. We're here for you.

INFORMATIVE ANNUAL STATEMENTS

Each year, UnumProvident will mail you an annual policy statement reporting what you have paid, how much cash value you have, plus any loans, interest credited and insurance company charges. These statements are easy to understand and provide a valuable record of your policy activity.

FAMILY COVERAGE OPTIONS

The following coverage options are available to help protect your family's financial needs. You choose whom you want to cover and how much coverage is necessary for your personal situation. It's flexible and affordable insurance protection!

Spouse Coverage

Whole life coverage is available for your spouse based on a qualifying health question. However, no physical exams are required and coverage is available even if you don't apply for coverage yourself. A few additional health questions may be asked based on the level of coverage being applied for.

Children's Coverage

In order to provide you with the most suitable insurance plan for your children, you may select from one of the two choices below.

• Interest-Sensitive Whole Life Insurance

You may apply for an interest-sensitive whole life policy for your children, stepchildren, legally adopted children and grandchildren, ages 14 days through age 24. It is an affordable, easy way to start an individual policy for children!

• Children's Term Rider

With an adult policy, this rider is available to all children, stepchildren, and legally adopted children of eligible employees for one affordable premium. Children must be between the ages of 14 days and 24 years and eligible employees must be under age 65 to apply. As children reach age 25, they are guaranteed the right to purchase up to five times the amount of their rider coverage in life insurance, regardless of their health or occupation at the time they convert.



ADDITIONAL COVERAGE OPTIONS

(If offered by your employer)

Accidental Death Benefit Rider

This rider, which is available at initial enrollment to employees and spouses ages 18 to 65, provides an additional death benefit equal to the face amount of the base policy, subject to a maximum of \$100,000. This benefit is payable when the insured dies before age 70 as a result of an accident as defined in the rider.

Waiver of Premium Provision

This feature pays your policy's premium after you have been totally disabled for six months. It is available only for employees ages 18 to 55 for covered disabilities that begin prior to age 60.

20-Year Term Rider

Available only to employees between 18 and 55 years of age, this rider doubles your death benefit² for 20 years or until you turn 70, whichever comes first. If you purchased Waiver of Premium on your base policy, you must also purchase it for the 20-Year Term Rider.

Advance Benefit Option Rider

This rider allows the policyowner to request an advance of the policy's death benefit up to 50% of the policy's face amount – up to a maximum of \$100,000 – with certification from a licensed physician that the insured has been diagnosed as having a severe medical condition limiting life expectancy to no more than six months.³ This rider is available on employee and spouse policies with face amounts of \$6,000 or more.

¹ Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

² Some limits apply. See the policy for details.

³ Life expectancy periods may vary by state.