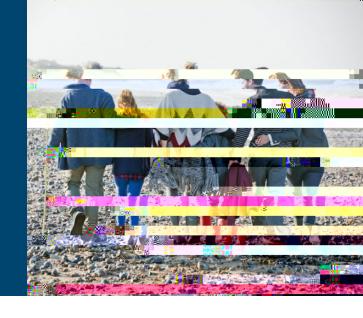


How to update your beneficiaries

Keeping up-to-date beneficiary information on all your accounts is simple and only takes a few minutes.



WHAT IS A BENEFICIARY AND WHY IS IT IMPORTANT TO KEEP THEM UPDATED?

A beneficiary is an individual or entity that you've chosen to receive the death benefit of your Unum insurance policy. You may designate one or more individuals, including a trust or your estate, as a beneficiary.

By keeping your beneficiary designations current, you can eliminate unnecessary confusion regarding your wishes for your insurance benefits after your death. These benefits can help your loved ones by covering your final expenses, funeral costs, replace lost income and more.

Life events like marriage, divorce, the birth of a child, or loss of a loved one may influence your final wishes, so it is important to ensure your beneficiary elections are up to date.

HOW CAN I PLAN AHEAD?

When you are naming who receives the benefit from your Unum policies, you should consider these three factors:



Decide how much of the benefit each beneficiary will receive.

If you name more than one beneficiary, the sum of the percentages must equal 100%. In the case that more than one is selected, and no percentage is assigned, the proceeds will be paid out equally.



Consider naming a contingent beneficiary.

If your primary beneficiary dies before you do, we will pay benefits to your contingent beneficiary.



Learn the rules about payments to minor beneficiaries.

Generally, benefits will be held in an interest-bearing account* until the minor becomes an adult. However, the rules about who can access the money vary by state. Check with a financial advisor or attorney for more information.

WHAT INFORMATION IS NEEDED?

Designating your beneficiary or beneficiaries is simple. All you need is some basic information including the full legal name of the person(s) or entity, full address, date of birth, social security number (or identification number), telephone number, relationship to you and the desired benefit percentage.

WHAT DO MY BENEFICIARIES NEED TO DO?

In the event your loved ones need to file for benefits from this policy, Unum makes it easy for them. Your employer will file the necessary forms with Unum. If we need additional information from your beneficiaries — such as a certified death certificate — we can accept faxes and photocopies.

This information does not constitute legal advice and is for educational purposes only. For specific beneficiary designation questions, please consult your attorney and/or financial planner.

*Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account. A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.