

Voluntary Interest Sensitive Whole Life Insurance 2008

Exclusions

Suicide. If within 2¹ years from the Date of issue of this policy, the insured dies by suicide, while sane or insane, the amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, and the cost of any riders, less any debt secured by this policy.

Termination of the Policy

The policy will terminate on the earliest of the following:

- (1) written request by you to terminate the policy;
- (2) non-payment of premiums;
- (3) the insured dies;
- (4) the policy matures; or
- (5) the grace period ends.

PLEASE REVIEW YOUR POLICY FOR STATE SPECIFIC EXCLUSIONS

This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be cancelled at no cost to you. Product availability and provisions may vary by state. For complete details of coverage and availability, please refer to Policy Form L-21794 or your Unum representative for specific provisions and details of availability.

Underwritten by:
Provident Life and Accident Insurance Company
1 Fountain Square, Chattanooga, TN 37402
In New York:
First Unum Life Insurance Company
666 Third Avenue, Suite 301
New York, New York 10017
unum.com

Unum complies with all state civil union and domestic partner laws when applicable.

© 2010 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

¹ One year suicide provision in state of Colorado, Missouri, and North Dakota