

SERFF Tracking Number: UNUM-125906831 State: Arkansas
Filing Company: Unum Life Insurance Company of America State Tracking Number: 40878
Company Tracking Number: WWW.UNUM.COM
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care SERFF Tr Num: UNUM-125906831 State: ArkansasLH
TOI: LTC03G Group Long Term Care SERFF Status: Closed State Tr Num: 40878
Sub-TOI: LTC03G.001 Qualified Co Tr Num: WWW.UNUM.COM State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Author: Jay Burt Disposition Date: 12/01/2008
Date Submitted: 11/17/2008 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 12/01/2008
State Status Changed: 12/01/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

In compliance with LTC advertising filing requirements, the attached pages are being submitted for your review and approval, if applicable. These pages are intended for presentation and description to the insurance-buying public through electronic media, via the web, and are designed to promote Unum's Long Term Care Insurance products marketed and underwritten by Unum's subsidiaries Provident Life and Accident Insurance Company and Unum Life Insurance Company of America. This filing is considered "invitation to inquire."

Company and Contact

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Filing Contact Information

Jay Burt, Senior Contract Analyst jkburt@unum.com
 2211 Congress Street (207) 575-5738 [Phone]
 Portland, ME 04122 (423) 209-3499[FAX]

Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 416	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: One (1) Advertisement Filing = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$25.00	11/17/2008	23984096

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/01/2008	12/01/2008

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Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR NAIC Transmittal Form		Yes
Supporting Document	AR Filing Letter		Yes
Form	Unum Website Long Term Care Pages		Yes

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Form Schedule

Lead Form Number: WWW.UNUM.COM

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	WWW.UNU M.COM	Advertising	Unum Website Long Term Care Pages	Initial			Unum.com LTC Screen Captures.pdf

Welcome to Unum.
We're 10,000 people committed to one mission: Providing better benefits for businesses and their employees

▶ to learn more about Unum, watch this video



A Fortune 500 company, Unum is a market leader in disability, group life, long term care and voluntary benefits. Our [products and services](#) meet the needs of a diverse workforce that includes four generations, growing ethnic diversity and changing family dynamics.

Through a family of businesses built over 160 years we help employers and their employees plan for the road ahead.

[Unum US](#) | [Unum UK](#) | [Colonial Life](#)



Registered users

UserID (e-mail address)

Password

LOGIN »

▪ [Login help](#)

How can we help?

- [Learn more about our products](#)
- [File a claim](#)
- [Download a form](#)

Unum is a company of people serving people

You need employee benefits that offer choice, flexibility and responsive service without breaking the bank. Unum is ready with options that can [strengthen businesses](#) and [help protect individuals and their families](#).

The employee benefit landscape is changing fast. Unum is ready with [benefits solutions](#) that can meet the needs of a diverse workforce, help employers control costs and build stronger businesses.

Products & Services

Disability
Long Term Care
Life Insurance
Supplemental Health
Here to help

Information in Spanish

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First time user?

- [Why register?](#)

Products & Services

The need

Workers are spending more than they earn, and savings rates have dropped to levels near or below zero. This degree of financial vulnerability means the workforce is unprepared for unexpected expenses that come with injury, illness or the need for long term care.

Our solution

Unum's [short term and long term disability coverage](#) replaces a portion of income when an employee is unable to work, whether the absence is prompted by routine maternity leave or serious illness. Our [long term care insurance](#) helps cover the costs of that care, and gives choices in where it takes place. And our [life insurance products](#) help support families financially after the loss of a loved one.

The need

An aging workforce, increasing ethnic diversity and changing family demographics mean the one-size-fits-all benefit plan is a thing of the past. [\[1\]](#)

Our solution

Unum responds with benefits that provide [choice in funding, flexible coverage options and simplified administration](#). And [extensive employee benefits education](#) helps workers understand what coverage they need, the choices they have and the value of their benefits.

Unum affiliates

- [Unum in the UK](#)
- [Colonial Life](#)

Brokers

Recommending better benefits for your clients

[Find out more >](#)

Employers

Providing better benefits

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Employees & Families

Planning for your financial needs

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Products & Services

[Disability](#)
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Information in Spanish

Long term care insurance

The need for long term care

Many people believe long term care is only for the elderly, but the average age of an individual filing a long term care claim with Unum is 54, according to internal data cited in Unum's 2008 Buyers Study.

And 57% of people who file a long term care claim with Unum are under age 65, according to the Unum study.

These are just a few of the conditions that can occur at any age and prompt the need for long term care insurance:

- arthritis
- heart disease
- stroke
- brain trauma
- cancer

On average, a year in a nursing home costs more than \$70,000.

[\[1\]](#)

Georgetown University

The costs of care

Unum offers long term care coverage to help protect against the costs of care and to give you choices about where that care is offered.

A growing number of employers offer a long term care benefit employees can purchase based on their own needs. The younger you are when you buy the insurance, the lower the price will be.

Medicare does not cover long term care; Medicaid is available only after all your other financial resources have been depleted.

Brokers

Recommending better benefits for your clients

[Find out more >](#)

Employers

Providing better benefits

[Find out more >](#)

Employees & Families

Learn more about how Unum's products can help protect you and your family.

[Find out more >](#)

For additional information on Unum's products, contact your human resources advisor.

Information in Spanish

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A growing number of employers offer a long term care benefit employees can purchase based on their own needs. The younger you are when you buy the insurance, the lower the price will be.

Understanding the need for long term care coverage is the first step in protecting your assets against the costs of that care.

Medicare does not cover long term care; Medicaid is available only after all your other financial resources have been depleted.

[Click here](#) for the insuring entities and regulatory information about long term care products.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

References:

1. Georgetown University, Long Term Care Financing Project, National Spending for Long Term Care Fact Sheet, January 2007.

Providing better benefits

[Find out more »](#)

3.1

Employees & Families

Learn more about how Unum's products can help protect you and your family.

[Find out more »](#)

For additional information on Unum's products, contact your human resources advisor.

Employers

Products and Services

Solutions for employers

Secure employer website

Enrollment

Help employees with claims

Additional information

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Employers

Better benefits at work

That's what our [company is all about](#). If you are an entrepreneur, busy plan administrator, benefits manager or other human resources professional, challenged to do more with less each day, we have tools that can [help make managing benefits easier and more effective](#).

Why choose Unum to provide benefits for your people?

Here are just a few good reasons:

Benefits: Our sole business

Unum is the provider of choice for more than 100,000 small and mid-size businesses as well as more than 40% of the Fortune 500. We are a market leader in [disability](#), [long term care](#) and [supplemental critical illness](#) benefits.

[Find out more >](#)

Unum: All about choices

Benefits aren't one-size-fits-all. Your workforce is aging, becoming more diverse, and health care costs are rising. Our employer- and employee-paid group and [voluntary benefit options can help protect your bottom line](#) — and help you [recruit and retain talented employees](#).

[Find out more >](#)

Unum keeps things simple

We earn superior service ratings from employees who have filed claims as well as benefits managers. [\[1\]](#) A few reasons include the [simplified online administrative tools](#) and [helpful educational materials](#) we provide.

[Find out more >](#)

Unum affiliates

- [Unum in the UK](#)
- [Colonial Life](#)

Employer resources

- [Download forms](#)
- [Plan administration guides](#)
- [Supporting your employees with a claim](#)

Trends employers are facing and the plans they are buying...

[Unum's Buyers Study](#)



Employers

Products and Services

• Services

Solutions for employers

Secure employer website

Enrollment

Help employees with claims

Additional information

Products

Companies of all sizes, including more than 40% of the Fortune 500, have chosen to do business with Unum. They trust our 10,000 professionals to deliver benefits that help protect 25 million working people and their families in the event of an illness or injury.

Group and voluntary benefits

Unum offers four group benefits designed to help employees deal with the financial impact of life-changing events:

- short and long term disability
- life
- long term care

These come with services and support to make HR administrators' jobs easier and a range of plan options that make sense for companies and organizations with a variety of budget pressures and goals.

Unum also offers an array of voluntary benefit products including accident, MedSupport, specified critical illness, life, individual disability and long term care insurance.

Disability benefits

Unum's long term and short term disability insurance replaces part of an employee's income when he or she becomes disabled due to a covered illness or injury.

- **Short term disability** coverage pays a portion of an employee's salary when he or she is unable to work for a short period of time (generally from 13 to 52 weeks) due to pregnancy, illness or injury.
- **Long term disability** coverage provides employees with benefits when they are unable

Employee needs

Learn more about how Unum's products can help protect your employees and their families.

[Learn more »](#)

Brokers:

Learn how a partnership with Unum benefits you and your clients.

[Learn more »](#)

On average, a year in a nursing home costs more than \$70,000. [1]

Georgetown University

57% of individuals making long term care claims with Unum are under age 65. [2]

Unum Internal Data

Unum offers affordable group disability benefits with the option for supplemental coverage that includes the chance to buy higher levels of protection. You may also offer Unum's **supplemental individual disability** coverage as part of your benefits portfolio to attract and retain those with highly valued expertise and leadership skills in a competitive job market.

Long term care benefits

Long term care insurance is not just for the elderly, but it's definitely of concern to an aging workforce. You may be surprised to learn that the average age of a person making a Unum long term care claim is only 54.

At any age, an employee can face an illness or injury that causes them to lose the ability to perform basic activities of daily living. It could be due to arthritis, Alzheimer's disease, a sudden stroke, cancer or another illness or injury.

Health plans do not cover the costs of long term care, Medicare does not cover long term care and Medicaid is available only after all other personal financial resources have been depleted.

Talk to your broker about Unum's flexible funding options and plans that offer facility care and a home health option to provide more choices in long term care planning.

Life benefits

Many employers provide a basic level of life insurance to employees, and offer workers the opportunity to purchase higher levels of coverage at an affordable price.

- Term life coverage purchased through employers is affordable, portable and requires no physical exam.
- Interest-sensitive whole life insurance accumulates cash value employees can borrow from or use to buy a reduced policy with no more premiums due.
- Universal life coverage offers flexible premiums and the ability to increase or decrease the benefit as needs change.

Supplemental health benefits

Unum offers supplemental health and critical illness insurance to help employees make ends meet when the unexpected hits:

- **Critical illness** coverage offers financial help in the event of a serious illness, such as heart attack or stroke, with benefit payments of \$5,000 to \$50,000. The plan offers a

Benefits as the top two factors required for job satisfaction. [3]

Society for Human Resource Management

6.1

Half of all bankruptcies are attributed to injury, illness and medical bills. [4]

Health Affairs

With the personal savings rate now at or below zero, few U.S. workers have savings to fall back on in a medical emergency. [5]

U.S. Department of Commerce

Only 5% of baby boomers realize they have a one-in-three chance of becoming disabled during their working years. [6]

Harris Interactive

lump sum payment upon diagnosis and can include family coverage.

- **Accident insurance** provides benefits in the event of covered injuries or accidents, with options that include family coverage and a \$100-a-day benefit for hospitalization because of illness.
- The **MedSupport** plan offers a benefit of \$500 to \$2,000 in case of hospitalization and offers payments for diagnostic tests and outpatient surgery to help your employees absorb unexpected out-of-pocket medical-related expenses.

Benefits for your executive team

Group long term disability insurance, while a vital benefit, may not allow for sufficient income replacement levels for executives and highly compensated employees. And employees who depend on variable performance pay may have insufficient protection, because many group long term disability plans cover base salary only.

Adding **supplemental individual disability insurance** can provide an attractive extra layer of protection for your top performers. With supplemental individual disability coverage, you can provide a quality benefit with various funding options.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Click here for important New York disclosure information related to [disability insurance products](#) and [supplemental health products](#).

Critical Illness, Accident and MedSupport insurance are limited policies.

References:

1. Georgetown University, Long Term Care Financing Project, "National Spending for Long Term Care Fact Sheet," January 2007.
2. Unum internal data from inforce block of nearly 1 million policyholders, October 2007.
3. June 2006 survey by the Society for Human Resource Management (SHRM).
4. Health Affairs, "Illness and Injury as Contributors to Bankruptcy," 2005.
5. U.S. Department of Commerce, Bureau of Economic Analysis Release, Personal Income and Outlays, January 2008.
6. Harris Interactive/AHIP, Baby Boomers' Awareness of Disability Risks, February 2008.

Employees & Families

Understanding benefits

What is your need

Providing evidence of insurability

What to expect at claim time

Additional information

Login

User ID (e-mail address)

Password

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Employees & Families



Ask yourself these questions...

- Can your wallet survive if you have a serious illness?
- If you got hurt, would it hurt your bank account, too?
- What would your family do without your income?
- Do you have benefits that could offer financial help for you or your family if you couldn't work?

We can help...

We provide benefits designed to help you and your loved ones better manage the financial effects of disability or critical illness, as well as helping with the need for long term care and life insurance.

No matter what benefits decision you may be ready to make, it's essential to know the types of products available to you, whether through your employer or independent purchase.

Disability



Kurt and Jane depend on each others' paychecks each month but want to be prepared if one of them can't work...

paychecks each month but want to be prepared if one of them can't work...

[Learn more >](#)

Long term care



Brent didn't expect to use his long term care insurance policy at such a young age but it turns out that he's not alone...

care insurance policy at such a young age but it turns out that he's not alone...

[Learn more >](#)

Life insurance



Jarrold and Amy are married with two small children and a two story house. If one of them dies, they want to know their family will be okay...

children and a two story house. If one of them dies, they want to know their family will be okay...

Accident insurance



Marsha is a busy woman with three kids. If life takes a tumble, she wants something to fall back on...

kids. If life takes a tumble, she wants something to fall back on...

Support at claim time

- [What to expect](#)
- [File a claim online](#)
- [Download claim form](#)
- [Information about your claim](#)

Calculate your need

- [Disability insurance](#)
- [Life insurance](#)



Employees & Families

Understanding benefits

What is your need ▾

- Long term disability
- Short term disability
- Supplemental disability
- Long term care
- Life
- Critical illness
- Accident
- MedSupport
- Cancer

Providing evidence of insurability

What to expect at claim time

Additional information

What is your need

Assess your needs

A back injury. Maternity leave. A cancer diagnosis. Each year millions of people are hurt or sick and out of work. The paychecks stop. How would you manage if this happens to you?

You may have health insurance, but it won't replace income. Social Security only covers the most seriously and long-term disabled. Workers' compensation is only for injuries that happen on the job. And employers are not required by the Family Medical Leave Act to continue paying employees during those absences — they are required only to hold the job.

If you miss work because of a serious illness or injury and you've lost the ability to work, who will be looking out for your finances? [Short term](#), [long term](#) or [supplemental individual disability](#) can help.

When you can no longer care for yourself, who will? [Long term care benefits can help](#) »

If your spouse dies prematurely, how will your family manage without that paycheck? [Life insurance can help](#) »

Also consider how our other benefits products can help:
[Critical illness](#)
[Accident](#)
[MedSupport](#)
[Cancer](#)

More than 26 million Americans suffer disabling injuries each year. [\[1\]](#)

National Safety Council

An estimated 10 million Americans currently need long term care. [\[2\]](#)

Georgetown University

68 million Americans have no life insurance and those with coverage have far less than most experts recommend to ensure a secure financial future for their families. [\[3\]](#)

Life and Health Insurance

Other information

- [Employers](#)
- [Brokers](#)
- [Unum en Español](#)

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Life and Health Insurance Foundation for Education

References:

1. National Safety Council, *Injury Facts*, 2008.
2. Georgetown University, Long Term Care Financing Project, "National Spending for Long Term Care Fact Sheet," January 2007.
3. Life and Health Insurance Foundation for Education (LIFE), "Why Devote a Month to Life Insurance Awareness?" September 2007.

- Long term disability
 - Short term disability
 - Supplemental disability
 - Long term care
 - Life
 - Critical illness
 - Accident
 - MedSupport
 - Cancer
- Providing evidence of insurability
- What to expect at claim time
- Additional information

Employees & Families

Understanding benefits

What is your need ▾

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- Life
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- Cancer

Providing evidence of insurability

What to expect at claim time

Additional information

Long term care insurance

When Brent was 41, he purchased a long term care insurance policy through his employer. Just four years later, he was seriously injured and received benefits from his policy. A misconception in the world of long term care is that it is just for the elderly in end-of-life situations. That is often not the case.

Our long term care benefit provides financial assistance when a covered individual needs help with two or more activities of daily living, such as bathing, eating or dressing. Options include benefits to cover assistance in the familiar surroundings of home or in a nursing care facility.



[Learn more »](#)

Nearly 57 percent of long term care claims submitted to Unum are for people under age 65. [\[1\]](#)

The national average cost of a private room in a nursing home is about \$70,000 a year. [\[2\]](#)

The national average hourly rate for a home health aide is \$25. Based on this rate, four hours of home health aide services daily would total about \$36,500 a year. [\[3\]](#)

The national average base rate for private room in assisted living care is about \$33,300 per year. [\[4\]](#)

Calculate your need

This survey can help you estimate how much coverage you might need.

[Learn more »](#)

[Click here](#) for regulatory information about long term care products.

The policies or their provisions may vary or be unavailable in some states. The policies have

- What is your need ▾
 - Long term disability
 - Short term disability
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[Learn more »](#)

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9.1

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- 2-4. Statistics from Unum Cost of Care survey, 2007.

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: AR NAIC Transmittal Form 11/17/2008
Comments:
Attachment:
AR NAIC Transmittal Form UA.pdf

Review Status:
Satisfied -Name: AR Filing Letter 11/17/2008
Comments:
Attachment:
AR Filing Letter UA.pdf

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	ARKANSAS				
2.	Department Use Only					
	State Tracking ID					
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #
	Unum Life Insurance Company of America 2211 Congress Street Portland, Maine 04122	Maine		565	62235	01-0278678
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address		
	Jay K. Burt Unum Life Ins. Co. of America 2211 Congress St. M456 Portland, ME 04122	800-974-2266 X55738	423-209-3572	jburt@unum.com		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain) : _____				
6.	Company Tracking Number	WWW.UNUM.COM				
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____					
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____				
9.	Type of Insurance	Long Term Care				
10.	Product Coding Matrix Filing Code	<u>LTC03G.001</u>				

18.	Form Filing Attachment	
This filing transmittal is part of company tracking number	WWW.UNUM.COM	
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Unum Website Long Term Care Pages	WWW.UNUM.COM	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1



November 17, 2008

JULIE BENAFIELD BOWMAN
COMMISSIONER OF INSURANCE
STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
1200 WEST 3RD STREET
LITTLE ROCK AR 72201-1904

**RE: Unum Life Insurance Company of America, NAIC #565-62235
FEIN # 01-0278678 License #7700440
Long Term Care Advertising
Unum Website Filing**

Dear Commissioner:

In compliance with LTC advertising filing requirements, the attached pages are being submitted for your review and approval, if applicable. These pages are intended for presentation and description to the insurance-buying public through electronic media, via the web, and are designed to promote Unum's Long Term Care Insurance products marketed and underwritten by Unum's subsidiaries Provident Life and Accident Insurance Company and Unum Life Insurance Company of America. This filing is considered "invitation to inquire."

The attached screen shots represent the LTC-specific pages from the recently revised Unum website, www.unum.com. The following grid outlines where to find and how to access LTC-specific information from the website:

Form Number	Form Description	Slide #
http://www.unum.com/	Home Page – access LTC pages by clicking on “ <u>products and services</u> ” and/or “ <u>benefits solutions</u> ” links	1
http://www.unum.com/Products	Products & Services accessed by clicking on “ <u>products and services</u> ” and/or “ <u>benefits solutions</u> ” links on “Home Page”). Provides high-level information of available products to meet specific needs. Clicking on “ <u>long term care</u> ” link on left-hand side-bar or in body of text will access LTC-specific product information	2
http://www.unum.com/products/LongTermCare/	Long Term Care insurance pages – accessed by clicking on “ <u>long term care</u> ” link mentioned in slide 2; provides overview of need and cost of care	3, 3.1
http://www.unum.com/products/LongTermCare/Disclosures.aspx	Long Term Care Disclosures – accessed by clicking on the “ <u>click here</u> ” link at the bottom of slide 4; identifies insuring entities (underwriting companies) and provides regulatory disclosures	4

http://www.unum.com/Employers/	Employers – accessed by clicking on the “ <u>Find out more</u> ” link in the Employers box on the right-hand sidebar of the Products & Services page (slide 2). From this page, Employers can access information about Unum LTC products by clicking on the “ <u>long term care</u> ” (refer to slides 3 & 4) and/or “ <u>Find out more</u> ” links in the box “Benefits: Our sole business”	5
http://www.unum.com/employers/ProductsServices/	Products – accessed by clicking on the “ <u>Find out more</u> ” link on the Employers page (see slide 6). Provides outline of available products offered by Unum, including LTC	6, 6.1, 6.2
http://www.unum.com/Employees/	Employees & Families – accessed by clicking on the “ <u>Find out more</u> ” link in the Employees & Families box on the right-hand sidebar of the Products & Services page (slide 2)	7
http://www.unum.com/employees/WhatIsYourNeed/default.aspx	What is your need – accessed by clicking on the “ <u>What is your need</u> ” link on the left-hand sidebar of the Employees & Families page (see slide 10)	8, 8.1
http://www.unum.com/employees/WhatIsYourNeed/ltc.aspx	Long term care insurance – accessed by clicking on the “ <u>long term care benefits can help</u> ” and/or the “ <u>Long term care</u> ” link on the What is your need page (slides 11, 12); highlights the need for LTC insurance	9, 9.1

We would like to request that the sources and statistical information used on the LTC web pages be considered “variable” text that can be revised or removed to reflect the most up-to-date information without being re-filed. Should revisions be made to the body of this material, they will be filed in accordance with your LTC advertising filing requirements.

Thank you for your attention to this filing. Please feel free to contact me if you have questions or require additional information. I can be reached by phone at: 207-575-5738, or by email at: jkurt@unum.com.

Sincerely,



Jay K. Burt
Senior Contract Analyst

attachments