

SERFF Tracking Number: UNUM-126838073 State: Arkansas  
Filing Company: Provident Life and Accident Insurance Company State Tracking Number: 46936  
Company Tracking Number: EN-1173 (9-10)  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: EN-1173 (9-10)  
Project Name/Number: /

## Filing at a Glance

Company: Provident Life and Accident Insurance Company

Product Name: EN-1173 (9-10)

SERFF Tr Num: UNUM-126838073 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Filed-  
Closed

State Tr Num: 46936

Sub-TOI: L08.000 Life - Other

Co Tr Num: EN-1173 (9-10)

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Laneeta Derrick, Julie  
Mader, Vanessa Vice

Disposition Date: 10/05/2010

Date Submitted: 09/30/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 03/27/2007

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/05/2010

Explanation for Other Group Market Type:

State Status Changed: 10/05/2010

Deemer Date:

Created By: Julie Mader

Submitted By: Julie Mader

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is Advertising Presentation, EN-1173 (9-10).

This is to be used with Interest-sensitive Whole Life Policy L-21794, et al approved by your department January 27, 2006 and Long Term Care Rider L-21826 and related forms approved by your department May 23, 2007.

We reserve the right at any time to make non-material changes to these forms including, but not limited to paper stock, type face (but not font size) and page layout made necessary by unavoidable changes.

We appreciate your assistance and review of this filing. If you require any additional information, please contact me via

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 Product Name: EN-1173 (9-10)  
 Project Name/Number: /

phone at 423-294-2571 or via e-mail at jamader@unum.com.

## Company and Contact

### Filing Contact Information

Julie Mader, Information Specialist jamader@unum.com  
 One Fountain Square 423-294-2571 [Phone]  
 Chattanooga, TN 37402

### Filing Company Information

Provident Life and Accident Insurance Company	CoCode: 68195	State of Domicile: Tennessee
1 Fountain Square	Group Code: 565	Company Type:
Chattanooga, TN 37402	Group Name:	State ID Number:
(800) 451-8475 ext. [Phone]	FEIN Number: 62-0331200	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	Advertising Presentation
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Provident Life and Accident Insurance Company	\$20.00	09/30/2010	40034122
Provident Life and Accident Insurance Company	\$30.00	10/05/2010	40258125

SERFF Tracking Number: UNUM-126838073 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	10/05/2010	10/05/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Linda Bird	10/01/2010	10/01/2010	Julie Mader	10/05/2010	10/05/2010
Industry Response						

SERFF Tracking Number: UNUM-126838073 State: Arkansas  
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## Disposition

Disposition Date: 10/05/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	NAIC - Life, A&H, Annuity, Credit Trans Doc		Yes
Form (revised)	Advertising Presentation		Yes
Form	Advertising Presentation		Yes

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/01/2010
Submitted Date	10/01/2010
Respond By Date	11/01/2010

Dear Julie Mader,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 10/05/2010  
 Submitted Date 10/05/2010

Dear Linda Bird,

### Comments:

#### Response 1

Comments: Attached is a revised version of the Advertising Presentation EN-1173 (9-10). The footnotes on pages 7-10 were showing the that the LTC rider was not available in the state of Florida. That information was incorrect and Florida (FL) has been removed from the footnotes on those pages.

An additional \$30.00 filing fee has also been submitted.

#### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

#### Changed Items:

No Supporting Documents changed.

#### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Advertising Presentation	EN-1173 (9-10)		Advertising	Initial			EN-1173_9-10.pdf
<b>Previous Version</b>							
Advertising Presentation	EN-1173 (9-10)		Advertising	Initial			EN-1173_9-

*SERFF Tracking Number:* UNUM-126838073                      *State:* Arkansas  
*Filing Company:* Provident Life and Accident Insurance Company   *State Tracking Number:* 46936  
*Company Tracking Number:* EN-1173 (9-10)  
*TOI:* L08 Life - Other                      *Sub-TOI:* L08.000 Life - Other  
*Product Name:* EN-1173 (9-10)  
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10[1].pdf

No Rate/Rule Schedule items changed.

If you need additional information, please do not hesitate to contact me.

Sincerely,

Julie Mader, Laneeta Derrick, Vanessa Vice

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## Form Schedule

**Lead Form Number: EN-1173 (9-10)**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	EN-1173 (9-10)	Advertising	Advertising Presentation	Initial			EN-1173_9-10.pdf

# Interest-sensitive whole life insurance '08

An overview of the benefits

**Presenter's name | Month 2010**

# Why Unum?

## Proven experience

Unum has 160 years in the benefits business

## We listen to you

Highly trained benefit specialists ready to assist you

## We put people first

Professional, prompt, courteous service during difficult times

## Financial stability

Solid financial ratings, even in today's tough economy

# What happens after you're gone?

Life can change in a heartbeat. If you should die tomorrow, what will happen after you're gone?



Interest-sensitive whole life insurance can help you put a plan in place that protects your family if something happens to you.

# What is interest-sensitive whole life insurance?

**Interest-sensitive whole life insurance can provide benefits to your loved ones if you die prematurely – and it provides coverage into your retirement years.**



## Michael's story

*Michael is approaching mid-life — but without the crisis. His kids are doing well on their own, and he and his wife have built the home they plan to retire in. If he should die before her, he wants to make sure she can afford to stay in their dream house.*

## \$ Here's how Michael's plan can help:

While he is alive:

**An added 'living' benefit\***  
If Michael is diagnosed with a terminal illness:

- This policy can gain cash value
- The interest rate is guaranteed at 4%
- He can borrow against the cash value
- He can use the cash value for a paid-in-full, smaller policy later in life

- He can receive up to 100% of the face amount of the policy (not to exceed \$150,000) while he is still alive, if his life expectancy is less than 12 months\*\*
- He can use it any way he chooses.

\*This benefit is automatically included with the plan. Any benefits paid to the insured as a "living" benefit reduces the amount of the death benefit available.  
\*\*Limited life expectancy of 24 months in IL, MA and WA.

Michael's wife could choose to use his life benefit to meet one or more of her financial needs:



# Advantages of the plan

- ▶ Unum's interest-sensitive whole life insurance plan is voluntary. You can choose whether or not to purchase coverage, and buy only the amount that is right for your needs.
- ▶ In addition to providing death benefits, the policy can build cash value, which may be utilized during your working years.
- ▶ The policy includes a Living Benefit Option to all employee, spouse and child/grandchild policies.
- ▶ The policy's accumulated cash value may also be used to buy a smaller, "paid-up" policy on which no further premiums are due.
- ▶ Available for employees ages 15-80 who meet the eligibility requirements.
- ▶ Coverage for dependents is available.
- ▶ Optional riders available include Children's Term Rider and Accidental Death Benefit Rider.
- ▶ Your employer has elected for you to receive the Waiver of Premium and Long Term Care Benefit Riders.<sup>1</sup>

Eliminate any paragraphs that don't apply

<sup>1</sup> LTC riders may not be available in all states.

## Additional purchase options

### Accidental Death Benefit Rider

- ▶ This rider pays an additional death benefit equal to the base policy amount (subject to a \$150,000 maximum) if the policyholder dies before age 70 as the result of a covered accident.

### Waiver of Premium

- ▶ This rider waives the policy's premium during disability if the insured employee becomes disabled prior to age 65 and remains disabled for at least six months.
- ▶ Premiums paid during the six-month waiting period are refunded.

# Additional coverage options

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## **Long Term Care Rider – Tax qualified**

This rider allows the policy owner access to the death benefit after the insured has been receiving long term care for 90 days (subject to rider conditions).

**If the base Long Term Care Rider is chosen, you may consider selecting one of the following riders for the employee or spouse policy:**

- ▶ Restoration Benefits
- ▶ Continuation Benefits
- ▶ Combination

Not available in CA, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Restoration Benefits Rider

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## How does it work?

The benefits under the Restoration Rider are restored monthly when receiving payments under the base long term care.

## Benefits under this rider will restore 100% of the following:

- ▶ Face/specified amount
- ▶ Death benefit
- ▶ Cash value

Not available in CA, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Continuation Benefits Rider

## How does it work?

The Continuation Rider allows the insured to continue receiving LTC benefits after all monthly amounts under the base LTC rider have been exhausted. No death benefit is payable under this rider.

## Benefits under this rider are:

- ▶ Paid at the same frequency and duration as under the Long Term Care Rider
- ▶ No death benefit is payable under this rider during continuation of benefits

Not available in CA, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Combination Rider

## Combination of both Continuation and Restoration Riders

### How does it work?

Because it combines both riders, it allows the possibility of tripling the LTC benefit available under your policy.

### Benefits under this rider will:

- ▶ Restore the policy values on a monthly basis as benefits are paid under the Long Term Care Rider.
- ▶ At the point the Restoration Benefits end, benefits will continue to be paid until benefits end under the Continuation Benefits section of this rider. No death benefit is payable during this phase.

Not available in CA, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Family coverage options

Who can have it?	What's the benefit amount?	How long can they keep it?
<p><b>Spouse policy</b> Ages 15-80</p>	<p>Minimum policy amount of \$2,000. Actual benefit amount based on coverage amount chosen and age at issue.</p>	<p>Even if you leave your employer, you can keep your spouse's policy and be billed directly at home.</p>
<p><b>Child term rider</b> With purchase of employee or spouse policy, available to eligible children, step-children, legally adopted children and grandchildren (14 days through 24 years*) of the primary insured adult.</p>	<p>\$1,000 to \$10,000* – one rider covers all children</p>	<p>Rider ends when your policy ends or when children turn 25. At that time, children are guaranteed the right to buy an individual whole life policy at 5 times the amount of their rider.</p>
<p><b>Child policy</b> No employee or spouse purchase needed. Same eligibility and issue ages as child rider.</p>	<p>Benefits vary in New York. Policies are individual. Benefit amounts based on age at issue and premium selected.</p>	<p>Your children can keep it, even if you leave your employer.</p>

\*Coverage ages and amounts may vary by state.

## Why buy this coverage through your employer?

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- ▶ You get affordable rates that are fixed for the life of your policy.
- ▶ No medical exam.
- ▶ Your premium is paid through convenient payroll deduction.
- ▶ Your employer has chosen Unum – one of the leading providers of employee benefits in the U.S.
- ▶ You own the policy; therefore, you can take the coverage with you if you leave the company or retire.
- ▶ Your coverage begins the first day of the month in which payroll deduction begins.

# How can you enroll?

1. Review your enrollment materials.
2. Meet with an benefit counselor today to apply for this benefit.
3. ▶ Call: [toll free #] to speak to a benefits representative during [specify enrollment dates]:  
8 a.m.–8 p.m. ET Monday – Friday
  - ▶ Go online to your enrollment website:  
[https://plane.biz/Logons/  
EmployerName/default.htm](https://plane.biz/Logons/EmployerName/default.htm)
  - ▶ Complete your enrollment form and return it to appropriate contact.

Eliminate any paragraphs that don't apply



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This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to Policy Forms L-21794 or see your Unum representative for specific provisions and details of availability. You will receive the plan and coverage amount you apply for unless it is determined to be unacceptable by Unum's rules, limits or standards. If so, it may be modified or declined.

Underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN  
In New York, underwritten by First Unum Life Insurance Company, New York, New York

[unum.com](http://unum.com)

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For employee information

EN-1173 (9-10)

SERFF Tracking Number: UNUM-126838073 State: Arkansas  
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Product Name: EN-1173 (9-10)  
Project Name/Number: /

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** NAIC - Life, A&H, Annuity, Credit  
Trans Doc

**Comments:**

**Attachment:**

NAIC - Life, A&H, Annuity, Credit Trans Doc (eff. 1-1-09).pdf

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	Arkansas
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<b>2.</b>	<b>Department Use Only</b>
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Provident Life and Accident Insurance Co. 1 Fountain Square Chattanooga, TN 37402	TN			565-68195	62-0331200	01

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	1 Fountain Square Chattanooga, TN 37402	1-800-451-8475, ext. 42571	423-294-8346	jamader@unum.com

<b>5.</b>	<b>Requested Filing Mode</b>	<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): _____
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<b>6.</b>	<b>Company Tracking Number</b>	EN-1173 (9-10)
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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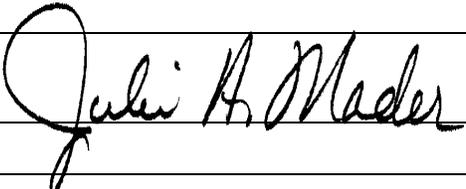
<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise  Group: <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance (TOI)</b>	L08 Life - Other
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<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	L08.000 Life - Other
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<b>11.</b>	<b>Submitted Documents</b>	<p><input type="checkbox"/> <b>FORMS</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input checked="" type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table> <p><b>Rates</b></p> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input checked="" type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other		
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate										
<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input checked="" type="checkbox"/> Advertising										
<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other											
		<p><input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____</p> <p><b>SUPPORTING DOCUMENTATION</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table>	<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications	<input type="checkbox"/> Actuarial Memorandum		<input type="checkbox"/> Other _____	
<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization											
<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements											
<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications											
<input type="checkbox"/> Actuarial Memorandum												
<input type="checkbox"/> Other _____												

<b>12.</b>	<b>Filing Submission Date</b>				
<b>13</b>	<b>Filing Fee (If required)</b>	Amount	\$20.00	Check Date	EFT
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	EFT
<b>14.</b>	<b>Date of Domiciliary Approval</b>	<b>Pending</b>			
<b>15.</b>	<b>Filing Description:</b>				
<p>Enclosed for your review and approval is advertising presentation, EN-1173 (9-10).</p> <p>This is to be used with Interest-sensitive Whole Life Policy L-21794, et al approved by your department January 21, 2006 and Long Term Care Rider L-21826 and related forms approved by your department May 23, 2007.</p> <p>We reserve the right at any time to make non-material changes to these forms including, but not limited to paper stock, type face (but not font size) and page layout made necessary by unavoidable changes.</p> <p>We appreciate your assistance and review of this filing. If you require any additional information, please contact me via phone at 423-294-2571 or via e-mail at jamader@unum.com.</p>					

<b>16.</b>	<b>Certification (If required)</b>				
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of _____.</p>					
<p style="text-align: center;"><b>Julie Mader</b></p> <p>Print Name _____ Title <u><b>Information Specialist II</b></u></p> <p>Signature <u></u> Date: <u><b>September 29, 2010</b></u></p>					

<b>17.</b>	<b>Form Filing Attachment</b>	
This filing transmittal is part of company tracking number		EN-1173 (9-10)
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Advertising Presentation To be used with ISWL policy L-21794, etal and LTC Rider L-21726, etal	EN-1173 (9-10)	<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

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

LH RFA-1

SERFF Tracking Number: UNUM-126838073 State: Arkansas  
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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/29/2010	Form	Advertising Presentation	10/05/2010	EN-1173_9-10[1].pdf (Superseded)

# Interest-sensitive whole life insurance '08

An overview of the benefits

**Presenter's name | Month 2010**

# Why Unum?

## Proven experience

Unum has 160 years in the benefits business

## We listen to you

Highly trained benefit specialists ready to assist you

## We put people first

Professional, prompt, courteous service during difficult times

## Financial stability

Solid financial ratings, even in today's tough economy

# What happens after you're gone?

Life can change in a heartbeat. If you should die tomorrow, what will happen after you're gone?



Interest-sensitive whole life insurance can help you put a plan in place that protects your family if something happens to you.

# What is interest-sensitive whole life insurance?

**Interest-sensitive whole life insurance can provide benefits to your loved ones if you die prematurely – and it provides coverage into your retirement years.**



## Michael's story

*Michael is approaching mid-life — but without the crisis. His kids are doing well on their own, and he and his wife have built the home they plan to retire in. If he should die before her, he wants to make sure she can afford to stay in their dream house.*

## \$ Here's how Michael's plan can help:

While he is alive:

**An added 'living' benefit\***  
If Michael is diagnosed with a terminal illness:

- This policy can gain cash value
- The interest rate is guaranteed at 4%
- He can borrow against the cash value
- He can use the cash value for a paid-in-full, smaller policy later in life

- He can receive up to 100% of the face amount of the policy (not to exceed \$150,000) while he is still alive, if his life expectancy is less than 12 months\*\*
- He can use it any way he chooses.

\*This benefit is automatically included with the plan. Any benefits paid to the insured as a "living" benefit reduces the amount of the death benefit available.  
\*\*Limited life expectancy of 24 months in IL, MA and WA.

Michael's wife could choose to use his life benefit to meet one or more of her financial needs:



# Advantages of the plan

- ▶ Unum's interest-sensitive whole life insurance plan is voluntary. You can choose whether or not to purchase coverage, and buy only the amount that is right for your needs.
- ▶ In addition to providing death benefits, the policy can build cash value, which may be utilized during your working years.
- ▶ The policy includes a Living Benefit Option to all employee, spouse and child/grandchild policies.
- ▶ The policy's accumulated cash value may also be used to buy a smaller, "paid-up" policy on which no further premiums are due.
- ▶ Available for employees ages 15-80 who meet the eligibility requirements.
- ▶ Coverage for dependents is available.
- ▶ Optional riders available include Children's Term Rider and Accidental Death Benefit Rider.
- ▶ Your employer has elected for you to receive the Waiver of Premium and Long Term Care Benefit Riders.<sup>1</sup>

Eliminate any paragraphs that don't apply

<sup>1</sup> LTC riders may not be available in all states.

## Additional purchase options

### Accidental Death Benefit Rider

- ▶ This rider pays an additional death benefit equal to the base policy amount (subject to a \$150,000 maximum) if the policyholder dies before age 70 as the result of a covered accident.

### Waiver of Premium

- ▶ This rider waives the policy's premium during disability if the insured employee becomes disabled prior to age 65 and remains disabled for at least six months.
- ▶ Premiums paid during the six-month waiting period are refunded.

# Additional coverage options

## Long Term Care Rider – Tax qualified

This rider allows the policy owner access to the death benefit after the insured has been receiving long term care for 90 days (subject to rider conditions).

**If the base Long Term Care Rider is chosen, you may consider selecting one of the following riders for the employee or spouse policy:**

- ▶ Restoration Benefits
- ▶ Continuation Benefits
- ▶ Combination

Not available in CA, FL, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Restoration Benefits Rider

## How does it work?

The benefits under the Restoration Rider are restored monthly when receiving payments under the base long term care.

## Benefits under this rider will restore 100% of the following:

- ▶ Face/specified amount
- ▶ Death benefit
- ▶ Cash value

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CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Continuation Benefits Rider

## How does it work?

The Continuation Rider allows the insured to continue receiving LTC benefits after all monthly amounts under the base LTC rider have been exhausted. No death benefit is payable under this rider.

## Benefits under this rider are:

- ▶ Paid at the same frequency and duration as under the Long Term Care Rider
- ▶ No death benefit is payable under this rider during continuation of benefits

Not available in CA, FL, HI, NH, NY, UT, WA.  
CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Combination Rider

## Combination of both Continuation and Restoration Riders

### How does it work?

Because it combines both riders, it allows the possibility of tripling the LTC benefit available under your policy.

### Benefits under this rider will:

- ▶ Restore the policy values on a monthly basis as benefits are paid under the Long Term Care Rider.
- ▶ At the point the Restoration Benefits end, benefits will continue to be paid until benefits end under the Continuation Benefits section of this rider. No death benefit is payable during this phase.

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CT, NC, PA, TX only base LTC rider approved – no additional riders.  
Benefits and rates may vary in some states.

# Family coverage options

Who can have it?	What's the benefit amount?	How long can they keep it?
<p><b>Spouse policy</b> Ages 15-80</p>	<p>Minimum policy amount of \$2,000. Actual benefit amount based on coverage amount chosen and age at issue.</p>	<p>Even if you leave your employer, you can keep your spouse's policy and be billed directly at home.</p>
<p><b>Child term rider</b> With purchase of employee or spouse policy, available to eligible children, step-children, legally adopted children and grandchildren (14 days through 24 years*) of the primary insured adult.</p>	<p>\$1,000 to \$10,000* – one rider covers all children</p>	<p>Rider ends when your policy ends or when children turn 25. At that time, children are guaranteed the right to buy an individual whole life policy at 5 times the amount of their rider.</p>
<p><b>Child policy</b> No employee or spouse purchase needed. Same eligibility and issue ages as child rider.</p>	<p>Benefits vary in New York. Policies are individual. Benefit amounts based on age at issue and premium selected.</p>	<p>Your children can keep it, even if you leave your employer.</p>

\*Coverage ages and amounts may vary by state.

## Why buy this coverage through your employer?

- ▶ You get affordable rates that are fixed for the life of your policy.
- ▶ No medical exam.
- ▶ Your premium is paid through convenient payroll deduction.
- ▶ Your employer has chosen Unum – one of the leading providers of employee benefits in the U.S.
- ▶ You own the policy; therefore, you can take the coverage with you if you leave the company or retire.
- ▶ Your coverage begins the first day of the month in which payroll deduction begins.

# How can you enroll?

1. Review your enrollment materials.
2. Meet with an benefit counselor today to apply for this benefit.
3. ▶ Call: [toll free #] to speak to a benefits representative during [specify enrollment dates]:  
8 a.m.–8 p.m. ET Monday – Friday
  - ▶ Go online to your enrollment website:  
[https://plane.biz/Logons/  
EmployerName/default.htm](https://plane.biz/Logons/EmployerName/default.htm)
  - ▶ Complete your enrollment form and return it to appropriate contact.

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This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to Policy Forms L-21794 or see your Unum representative for specific provisions and details of availability. You will receive the plan and coverage amount you apply for unless it is determined to be unacceptable by Unum's rules, limits or standards. If so, it may be modified or declined.

Underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN  
In New York, underwritten by First Unum Life Insurance Company, New York, New York

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For employee information

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