



October 17, 2008

Dear Sales Partner:

As you know, Unum's focus over the last few years has turned exclusively to delivering products through the workplace. With this in mind, we have decided to discontinue selling individual long term care insurance (ILTC) on an active basis, reinforcing our commitment to the group long term care market.

Beginning January 1, 2009, Unum will no longer be able to accept any individual long term care insurance applications or new multilife cases, and effective July 1, 2009, we will no longer be able to add new policies to existing multilife (ILTC) cases.

We will, however, continue servicing individual policies, so there will be no impact to our current policyholders. Below are additional details about the changes that will affect you and plan administrators.

- No new single life (ILTC) policies received past January 1, 2009
- No new multilife (ILTC) cases will be accepted past January 1, 2009
- For existing multilife (ILTC) cases that have new lives being added, we will allow new individuals to join the existing plan through July 1, 2009. After this date, no new applications will be accepted. This extended period of time will allow the employer to evaluate the different options that are available and make the appropriate decision. We will work with existing plan sponsors to assure that this transition will be as smooth as possible.
- **Unum will still honor all current and future individual disability conversion requests that are a contractual feature of our individual disability policies.**
- All existing customers are not impacted by this decision. Unum will continue to administer those policies and all current customers on claim will continue to receive their benefits in accordance with the terms of their policy. Changes to existing coverage can still be made.
- Our Sales Support number for quotes will also be discontinued.

Attached is a document that should provide answers to any other questions you may have. For any questions that are not answered in this document please feel free to call our Customer Support area at 1-800-331-1538.

Sincerely,

John Noble

John Noble
Director Long Term Care Product



Background

As you know, Unum's focus over the last few years has turned exclusively to delivering products through the workplace. With this in mind, we have decided to discontinue selling individual long term care insurance (ILTC) on an active basis, reinforcing our commitment to the group long term care market.

Timing

Beginning January 1, 2009, Unum will no longer sell individual long term care insurance (ILTC). We will no longer solicit or accept new ILTC applications. However, for existing multilife (ILTC) cases that have new lives being added, we will allow new individuals to join the existing plan through July 1, 2009. After this date, no new (ILTC) applications will be accepted. This extended period of time will allow the employer to evaluate the different options that are available and make the appropriate decision. We will work with existing plan sponsors to assure that this transition will be as smooth as possible.

Impact

- All existing customers are not impacted by this decision. We will continue to administer those policies without any impact.
- All current customers on claim will continue to receive their benefits in accordance with the terms of their policy.
- Changes to existing coverage can still be made.

Policy Holder Impacts O&A:

Q. What will happen to my coverage?

A. There is no change to your coverage as a result of this decision.

Q. Is my Unum policy still valid?

A. Yes, provided that all premiums are paid, your coverage will remain in effect until you terminate it, discontinue paying premiums or exhaust your benefits.

Q. I have an individual disability conversion policy. Can I still use the ILTC conversion option?

A. Yes, Unum will still honor all current and future individual disability conversion requests.

Q. If I am currently receiving long term care insurance benefit payments from Unum, will Unum continue to pay my benefits?

A. Yes, Unum will continue to service and pay claims for eligible LTC policyholders.

Q. If I have questions about my Unum LTC coverage, who should I call?

A. You can continue to call Unum's customer service center at the same toll-free number you are currently using.

Q. Is Unum going to cancel my coverage?



A. No, your Unum coverage remains in effect until you terminate it, discontinue paying premiums, or exhaust your benefits.

Q. Will I still be able to increase/decrease my coverage, if needed?

A. Yes, you may apply to increase/decrease your coverage subject to the definitions in your policy. You can call our customer support line at 1-800-331-1538.

Q. Will my coverage continue to increase under the inflation protection provision?

A. Yes, coverage will continue to increase subject to the terms of your policy.

Q. Will I still have the various payment modes that are available today?

A. Yes, all payments modes that are available today will be available going forward.

Q. If I just applied for coverage should I withdraw my application?

A. You may withdraw your application, but you are not required to do so. Unum will continue to process your application.

Q. Is another rate increase going to be implemented?

A. At this time we are not planning another rate increase but we cannot rule out that one may not occur in the future. We are currently still implementing some states from our original rate increase request.