

Keesal, Young & Logan LTC Policy Booklets

Policy Booklet for Plans 1 and 3

UNUM Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122

This Certificate of Insurance is a part of the entire contract. This certificate is subject to the terms and conditions stated on the attached pages, all of which are part of the Policy.

Policy Number: 544264 COMPREHENSIVE LONG TERM CARE INSURANCE

Caution: If you completed an Application for Long Term Care Insurance which included evidence of insurability, the issuance of this long term care insurance certificate was based upon your responses to the questions on your application. A copy of your Application for Long Term Care Insurance was retained by you when you applied. If your answers are incorrect or untrue, UNUM may have the right to deny benefits or rescind your coverage. The best time to clear up any questions is now, before a claim arises. If, for any reason, any of your answers are incorrect, contact UNUM at this address: UNUM Life Insurance Company of America, 2211 Congress Street, Portland, Maine 04122.

Renewability: The Policy is renewable at the option of the Policyholder and UNUM. This means that your coverage under the plan may be changed or ended at the option of the Policyholder or UNUM. If your coverage is ended by the Policyholder or UNUM, you will have a guaranteed right to select converted coverage.

THE POLICY FOR LONG TERM CARE INSURANCE IS INTENDED TO BE A FEDERALLY QUALIFIED LONG TERM CARE INSURANCE CONTRACT AND MAY QUALIFY YOU FOR FEDERAL AND STATE TAX BENEFITS.

THIS CERTIFICATE IS AN APPROVED LONG TERM CARE INSURANCE CERTIFICATE UNDER CALIFORNIA LAW AND REGULATIONS. HOWEVER, THE BENEFITS PAYABLE BY THIS CERTIFICATE WILL NOT QUALIFY FOR MEDICAL ASSET PROTECTION UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE. FOR INFORMATION ABOUT POLICIES AND CERTIFICATES QUALIFYING UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE, CALL THE HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM AT THE TOLL-FREE NUMBER, 1-800-434-0222.

- You are entitled to examine a copy of the Policy during regular office hours at the Policyholder's place of business.
- You have a 30 day right to examine this certificate.

If, after examining this certificate, you are not satisfied for any reason, you may withdraw your enrollment in this plan by returning this certificate within 30 days of its delivery to you. The certificate, together with a written request for such withdrawal, must be sent to the Policyholder's Plan Administrator.

Upon receipt, your insurance will be deemed void from its effective date and any premium contribution(s) paid will be returned.

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Policy Booklet for Plans 2 and 4

Unum Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122

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