BENEFITS AT A GLANCE
LONG TERM DISABILITY PLAN

This long term disability plan provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began. In some cases, you can receive disability payments even if you work while you are disabled.

EMPLOYER’S ORIGINAL PLAN
EFFECTIVE DATE: July 1, 2009
POLICY NUMBER: 932901 001

ELIGIBLE GROUP(S):
All Full-Time Employees in active employment in the United States with the Employer

MINIMUM HOURS REQUIREMENT:
Employees must work at least 32 hours per week year-round and/or during the academic year.

WAITING PERIOD:
For employees in an eligible group on or before July 1, 2009: First of the month coincident with or next following 12 months of continuous active employment
For employees entering an eligible group after July 1, 2009: First of the month coincident with or next following 12 months of continuous active employment

REHIRE:
If your employment ends and you are rehired within 180 days contact your Human Resources or Personnel Office for additional information. All other Policy provisions apply.

CREDIT PRIOR SERVICE:
Unum will apply any prior period of work with your Employer toward the waiting period to determine your eligibility date.

WHO PAYS FOR THE COVERAGE:
Your Employer pays the cost of your coverage.

ELIMINATION PERIOD:
90 days
Benefits begin the day after the elimination period is completed.

MONTHLY BENEFIT:
60% of monthly earnings to a maximum benefit of $8,000 per month.

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

MAXIMUM PERIOD OF PAYMENT:

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Maximum Period of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Age 62</td>
<td>To Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Age 62</td>
<td>60 months</td>
</tr>
<tr>
<td>Age 63</td>
<td>48 months</td>
</tr>
</tbody>
</table>
No premium payments are required for your coverage while you are receiving payments under this plan.

REHABILITATION AND RETURN TO WORK ASSISTANCE BENEFIT:

10% of your gross disability payment to a maximum benefit of $1,000 per month.

In addition, we will make monthly payments to you for 3 months following the date your disability ends if we determine you are no longer disabled while:

- you are participating in the Rehabilitation and Return to Work Assistance program; and
- you are not able to find employment.

DEPENDENT CARE EXPENSE BENEFIT:

While you are participating in Unum's Rehabilitation and Return to Work Assistance program, you may receive payments to cover certain dependent care expenses limited to the following amounts:

Dependent Care Expense Benefit Amount: $350 per month, per dependent

Dependent Care Expense Maximum Benefit Amount: $1,000 per month for all eligible dependent care expenses combined

TOTAL BENEFIT CAP:

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment. However, if you are participating in Unum's Rehabilitation and Return to Work Assistance program, the total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 110% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.

OTHER FEATURES:

Continuity of Coverage

Cost of Living Adjustment

Disability Plus

Minimum Benefit
Pre-Existing: 3/12

Retirement Income Protection
Survivor Benefit
Work Life Assistance Program

The above items are only highlights of this plan. For a full description of your coverage, continue reading your certificate of coverage section.

The plan includes enrollment, risk management and other support services related to your Employer's Benefit Program.