

Exclusions and Limitations:

California

This proposal contains only a brief summary of the general coverage provided by the policy. The policy or its provisions may vary or be unavailable in some states, and it has exclusions and limitations (as noted below) that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Exclusions and Limitations

No benefits will be paid for a disability caused by:

- War or act of war, whether declared or not;
- Intentionally self-inflicted injury;
- Your commission of or attempt to commit a felony or your engagement in an illegal occupation;

Limitation for Mental Disorders

Mental Disorders means any mental or emotional disorder or functional nervous disorder (except dementia resulting from stroke, trauma, infections or degenerative diseases such as Alzheimer's disease). To make a determination we may consult the Diagnostic and Statistical Manual of Mental Disorders (DSM), published by the American Psychiatric Association, most current as of the start of a disability. Such disorders include but are not limited to, psychotic, emotional or behavioral disorders. If the DSM is discontinued or replaced, we may consult the diagnostic manual then in use by the American Psychiatric Association as of the start of a disability.

Renewability/Termination

The coverage is non-cancellable and guaranteed renewable to age 65 or five years if later, no change in premium rates. As long as the premium is paid on time, we cannot change your policy or its premium rate until your 65th birthday or for five years from the effective date of your policy, if later. The policy terminates when premium is not paid when due, upon the death of the insured, or on the insured's 65th birthday (unless continued in accordance with the Renewal Option provision). After age 65 your policy may be continued with a limited benefit period while you are actively and regularly employed a minimum of 30 hours per week. Your renewal premium will be based on our rates then in effect for your rating group.

Each additional benefit has separate and distinct termination conditions.