*Company Letterhead*

**To Continue Life Insurance Benefits**

**You may be able to continue your Life coverage should you retiree, reduce hours or terminate employment at [Employer Name]. To apply, you must complete a portability or conversion form and mail it with the premium to Unum within 31 days after your group insurance coverage ends (see attached forms and rates). You are not eligible to apply for portable coverage for yourself if you have a medical condition, which has a material effect on your life expectancy. If you are not eligible to apply for portable coverage or your portable coverage ends, you may qualify for conversion coverage.  If you are not eligible for portable coverage you may apply for conversion to an individual policy if you apply within 31 days of termination of employment. This coverage is guaranteed, *(i.e. no evidence of good health is required)*.**

**If you have any questions about which option to choose, you may contact Unum at 1-800-343-5406.  If you are still not sure which option to choose after speaking with Unum, Unum may ask you to choose the portability option and include an evidence of insurability form with your forms and premium.  Unum will provide this form.  If you have any questions, please call [Group Benefit Manager] at [Your phone #].**