



Cardinal Tracking
Life/AD&D & Voluntary Life & AD&D

Employer Funded LIFE/AD&D	<i>Unum</i>
Eligibility	Full time employee working 30+ hours per week
Benefit Amount	\$50,000
Guarantee Issue	\$50,000
Portability & Conversion	Included
Accelerated Death Benefit	100% TO \$250,000
Life Benefit Reduces to	- 65% AT AGE 65; AND - 50% AT AGE 70
Premium	Paid for by the employer

This plan highlight is a summary provided to help you understand your insurance coverage from UnumProvident. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.