

Protect more of your income

with supplemental individual disability insurance from Unum.

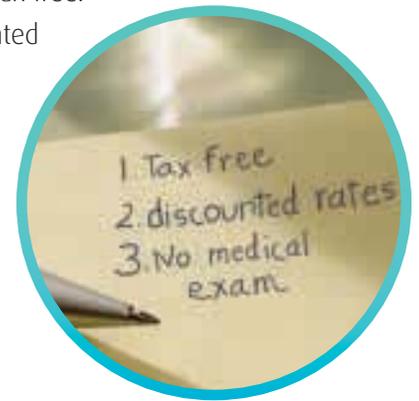
BASF provides you with group long term disability (LTD) insurance, which covers 60% of your base salary. You will soon have the opportunity to purchase Unum's Supplemental Disability Income Protection (SDIP) which can supplement your LTD coverage and protect more of your income. This carefully selected benefit can be important to your financial planning.

What this benefit can do for you

If a covered injury or illness keeps you out of work, individual disability insurance from Unum can pay you a monthly benefit, in addition to your group LTD coverage. It helps you recover a larger portion of your total income.

Two reasons to buy this coverage at work

- You pay for this voluntary coverage with post-tax dollars through payroll deduction, so your benefits are tax free.
- It's offered at discounted rates because you're buying it at work



How it works

Example income:
\$10,000 per month
\$120,000 annually

\$10,000
per
month

Group LTD replaces 60% of your monthly base salary, or \$6,000, which is taxable, so net income is only \$4,320.*



Group LTD + individual disability can replace up to 70% of your gross monthly compensation, or \$7,000.

That's an additional \$1,000 in tax-free benefits.



Adding the catastrophic disability benefit can cover more of your earnings.**

For illustrative purposes only. *Based on a 28% tax. **If you suffer a catastrophic disability.

Additional features that work for you

- The individual policy is your policy, even if you change employers.
- As long as your premiums are paid on time, your policy can't be canceled. And your premium rate is guaranteed until you reach the latter of age 65 or five years.
- If you suffer a catastrophic disability it offers a benefit that may pay a larger benefit up to an additional \$10,000 per month, when combined with your group and individual disability benefits.
- It includes a guaranteed coverage increase that allows you to increase your monthly benefit on an annual basis with no medical underwriting as salary increases occur.

How do I enroll?

Follow these steps:

- Call Unum at (800) 873-1059 to speak to a representative and request a personalized enrollment packet.
- Review this new benefit information and your personalized benefit statement which will be mailed to your home.
- Complete the forms included in your personalized enrollment kit and return them in the enclosed envelope.

¹ Available to employees who for 90 days prior to, and including the application date must: not have missed one or more days of work or been homebound or admitted to a medical facility due to injury or sickness; and not have had any restrictions or limitations to the ability to work on a full time basis due to injury or sickness; and are working on a full time basis without restrictions or limitations due to injury or sickness. You will be asked to meet additional requirements for and catastrophic disability benefits.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN
In New York, by Provident Life and Casualty Insurance Company, Chattanooga, TN

For New York residents: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

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FOR EMPLOYEES