



*Protecting everything  
you work for*

## CERTIFICATE OF COVERAGE

Unum Life Insurance Company of America (referred to as Unum) welcomes you as a client.

This is your certificate of coverage as long as you are eligible for coverage and you become insured. You will want to read it carefully and keep it in a safe place.

Unum has written your certificate of coverage in plain English. However, a few terms and provisions are written as required by insurance law. If you have any questions about any of the terms and provisions, please consult Unum's claims paying office. Unum will assist you in any way to help you understand your benefits.

If the terms and provisions of the certificate of coverage (issued to you) are different from the Summary of Benefits (issued to GuideStone Financial Resources of the Southern Baptist Convention), the Summary of Benefits will govern. The Summary of Benefits may be changed in whole or in part. Only an officer or registrar of Unum can approve a change. The approval must be in writing and endorsed on or attached to the Summary of Benefits. Any other person, including an agent, may not change the Summary of Benefits or waive any part of it.

The Summary of Benefits is delivered in and is governed by the laws of the governing jurisdiction.

For purposes of effective dates and ending dates under the group Summary of Benefits, all days begin at 12:01 a.m. and end at 12:00 midnight at GuideStone Financial Resources of the Southern Baptist Convention's address.

Unum Life Insurance Company of America  
2211 Congress Street  
Portland, Maine 04122

**The insurance Summary of Benefits under which this certificate is issued is not a policy of Workers' Compensation Insurance. You should consult your Employer to determine whether your Employer is a subscriber to the Workers' Compensation system.**

## **IMPORTANT NOTICE**

To obtain information or make a complaint:

You may call Unum's toll-free telephone number for information or to make a complaint at:

**1-800-321-3889**  
**OPTION NUMBER 2**

You may also write to Unum at:

Deborah J. Jewett, Manager  
Customer Relations  
Unum Life Insurance Company of America  
2211 Congress Street  
Portland, Maine 04122

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**1-800-252-3439**

You may also write the Texas Department of Insurance  
P.O. Box 149104  
Austin, TX 78714-9104  
FAX # (512) 475-1771

### **PREMIUMS OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim, you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance (TDI).

### **ATTACH THIS NOTICE TO YOUR CERTIFICATE OF COVERAGE:**

This notice is for information only and does not become a part or condition of the attached document.

## **AVISO IMPORTANTE**

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de Unum para informacion o para someter una queja al:

**1-800-321-3889**  
**OPCION NUMERO 2**

Usted tambien puede escribir a Unum:

Deborah J. Jewett  
Gerente de Relaciones al  
Cliente  
Unum Life Insurance Company of America  
2211 Congress Street  
Portland, Maine 04122

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

**1-800-252-3439**

Puede escribir al Departamento de Seguros de Texas  
P.O. Box 149104  
Austin, TX 78714-9104  
FAX # (512) 475-1771

### **DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el la compania primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

### **SUJETE ESTA NOTICIA A SU CERTIFICADO DE BENEFICIOS:**

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

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# **BENEFITS AT A GLANCE**

## **LIFE INSURANCE PLAN**

This life insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death. The amount your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death according to the terms and provisions of the plan. You also have the opportunity to have coverage for your dependents.

### **ORIGINAL PLAN**

**EFFECTIVE DATE:** January 1, 2001

### **PLAN YEAR:**

January 1, 2001 to January 1, 2002 and each following January 1 to January 1

### **IDENTIFICATION**

**NUMBER:** 552580 141 (Group Plans)

### **ELIGIBLE CLASS(ES):**

#### **Class 1**

All active full-time employees earning wages from an Employer who has elected to participate in the Group Life plan made available by or through GuideStone Financial Resources of the Southern Baptist Convention and eligible for participation in Dependents' Insurance

#### **Class 2**

Surviving Dependents previously covered as dependents of a participating employee and Dependents of totally disabled employees

#### **Class 3**

All active hourly employees of an Employer who has elected to participate in the Group Life plan made available by or through GuideStone Financial Resources of the Southern Baptist Convention and eligible for participation in Dependents' Insurance

### **MINIMUM HOURS REQUIREMENT:**

You must be working at least the number of hours specified by your Employer, but not less than 20 hours per week.

### **WAITING PERIOD:**

As specified by your Employer

### **REHIRE:**

As specified by your Employer

### **WHO PAYS FOR COVERAGE FOR YOUR DEPENDENTS:**

You and your Employer share the cost of your dependent coverage.

### **AMOUNT OF LIFE INSURANCE FOR YOUR DEPENDENTS**

The amount of dependent life insurance for your dependents will be determined by the request of your Employer and reflected as approved in GuideStone Financial Resources records in accordance with the benefits described below:

**Spouse:**

**Basic Benefit** (if requested by your Employer and approved by GuideStone Financial Resources):

Option A - \$5,000

Option B - \$10,000

Option C - \$15,000

Option D - \$20,000

Option E - \$25,000

**Additional Benefit** (if requested by your Employer and approved by GuideStone Financial Resources):

Amounts in \$5,000 benefit units

EVIDENCE OF INSURABILITY IS REQUIRED FOR THE AMOUNT OF YOUR SPOUSE'S INSURANCE OVER:

Any amount applied for over your Dependent Spouse's Basic life insurance amount.

OVERALL MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOUR SPOUSE (BASIC AND ADDITIONAL BENEFITS COMBINED):

\$100,000

EXCEPT FOR CERTAIN BENEFIT SCHEDULES ESTABLISHED PRIOR TO JANUARY 1, 2001, AS REFLECTED IN THE RECORDS OF GUIDESTONE FINANCIAL RESOURCES, THE FOLLOWING RULES APPLY:

THE AMOUNT OF LIFE INSURANCE FOR A DEPENDENT WILL NOT BE MORE THAN 50% OF YOUR AMOUNT OF LIFE INSURANCE. IN NO EVENT WILL YOUR DEPENDENT AMOUNT REDUCE TO LESS THAN \$5,000.

**Child:**

If requested by your Employer and approved by GuideStone Financial Resources:

14 days to age 25: \$10,000

**OTHER FEATURES:**

Accelerated Benefit

Conversion

Portability

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

**NOTE: Additional levels of coverage established prior to January 1, 2001, are effective with respect to certain Employers as reflected in the records of GuideStone Financial Resources of the Southern Baptist Convention.**

## **CLAIM INFORMATION**

### **LIFE INSURANCE**

#### ***WHEN DO YOU OR YOUR AUTHORIZED REPRESENTATIVE NOTIFY UNUM OF A CLAIM?***

We encourage you or your authorized representative to notify us as soon as possible, so that a claim decision can be made in a timely manner.

If a claim is based on death, written notice and proof of claim must be sent no later than 90 days after the date of death.

If it is not possible to give proof within this time limit, it must be given no later than 1 year after the proof is required as specified above. These time limits will not apply during any period you or your authorized representative lacks the legal capacity to give us proof of claim.

The claim form is available from your Employer, or you or your authorized representative can request a claim form from us. If you or your authorized representative does not receive the form from Unum within 15 days of the request, send Unum written proof of claim without waiting for the form.

#### ***WHAT INFORMATION IS NEEDED AS PROOF OF YOUR CLAIM?***

Proof of claim, provided at your or your authorized representative's expense, must show the cause of death. Also a certified copy of the death certificate must be given to us.

In some cases, you will be required to give Unum authorization to obtain additional medical and non-medical information as part of your proof of claim. Unum will deny your claim if the appropriate information is not submitted.

#### ***WHEN CAN UNUM REQUEST AN AUTOPSY?***

In the case of death, Unum will have the right and opportunity to request an autopsy where not forbidden by law.

#### ***HOW DO YOU DESIGNATE OR CHANGE A BENEFICIARY? (Beneficiary Designation)***

At the time you become insured, you should name a beneficiary on your enrollment form for your death benefits under your life insurance. You may change your beneficiary at any time by filing a form approved by Unum with GuideStone Financial Resources of the Southern Baptist Convention through your Employer. The new beneficiary designation will be effective as of the date you sign that form. However, if we have taken any action or made any payment before your Employer receives that form, that change will not go into effect.

It is important that you name a beneficiary and keep your designation current. If more than one beneficiary is named and you do not designate their order or share of payments, the beneficiaries will share equally. The share of a beneficiary who dies before you, or the share of a beneficiary who is disqualified, will pass to any surviving beneficiaries in the order you designated.



If you do not name a beneficiary, or if all named beneficiaries do not survive you, or if your named beneficiary is disqualified, your death benefit will be paid to your estate.

Instead of making a death payment to your estate, Unum has the right to make payment to the first surviving family members of the family members in the order listed below:

- spouse;
- child or children;
- mother or father; or
- sisters or brothers.

If we are to make payments to a beneficiary who lacks the legal capacity to give us a release, Unum may pay up to \$2,000 to the person or institution that appears to have assumed the custody and main support of the beneficiary. Also, at Unum's option, we may pay up to \$1,000 to the person or persons who, in our opinion, have incurred expenses for your last sickness and death. These payments made in good faith satisfy Unum's legal duty to the extent of any such payments and reduces the remaining benefit payable by Unum.

If your spouse or your child dies while covered by dependent life insurance under this plan, benefits will be payable to you.

In addition, if you do not survive your spouse, and dependent life coverage is continued, then your surviving spouse should name a beneficiary according to the requirements specified above for you.

### ***HOW WILL UNUM MAKE PAYMENTS?***

If your or your dependent's life claim is at least \$10,000, Unum will make available to the beneficiary a **retained asset account** (the Unum Security Account).

Payment for the life claim may be accessed by writing a draft in a single sum or drafts in smaller sums. The funds for the draft or drafts are fully guaranteed by Unum.

If the life claim is less than \$10,000, Unum will pay it in one lump sum to you or your beneficiary.

Also, you or your beneficiary may request the life claim to be paid according to one of Unum's other settlement options. This request must be in writing in order to be paid under Unum's other settlement options.

If you do not survive your spouse, and dependent life coverage is continued, then your surviving spouse's death claim will be paid to your surviving spouse's beneficiary.

All other benefits will be paid to you.

**WHAT HAPPENS IF UNUM OVERPAYS YOUR CLAIM?**

Unum has the right to recover any overpayments due to:

- fraud; and
- any error Unum makes in processing a claim.

You must reimburse us in full. We will determine the method by which the repayment is to be made.

Unum will not recover more money than the amount we paid you.

**WHAT ARE YOUR ASSIGNABILITY RIGHTS FOR THE DEATH BENEFITS UNDER YOUR LIFE INSURANCE? (Assignability Rights)**

The rights provided to you by the plan for life insurance are owned by you, unless:

- you have previously assigned these rights to someone else (known as an "assignee"); or
- you assign your rights under the plan(s) to an assignee.

We will recognize an assignee as the owner of the rights assigned only if:

- the assignment is in writing, signed by you, and acceptable to us in form; and
- a signed or certified copy of the written assignment has been received and registered by us at our home office.

We will not be responsible for the legal, tax or other effects of any assignment, or for any action taken under the plan(s') provisions before receiving and registering an assignment.

## **GENERAL PROVISIONS**

### ***WHAT IS THE CERTIFICATE OF COVERAGE?***

This certificate of coverage is a written statement prepared by Unum and may include attachments. It tells you:

- the coverage for which you may be entitled;
- to whom Unum will make a payment; and
- the limitations, exclusions and requirements that apply within a plan.

### ***WHEN ARE YOU ELIGIBLE TO ELECT DEPENDENT COVERAGE?***

Dependent coverage is not available unless requested by your Employer and approved by GuideStone Financial Resources.

If you elect coverage for yourself or are insured under the plan, you are eligible to elect dependent coverage for your spouse only, your dependent children only or both (to the extent available).

### ***WHEN ARE YOUR DEPENDENTS ELIGIBLE FOR COVERAGE?***

The date your dependents are eligible for coverage is the later of:

- the date your insurance begins; or
- the date you first acquire a dependent.

### ***WHAT DEPENDENTS ARE ELIGIBLE FOR COVERAGE?***

The following dependents are eligible for coverage under the plan:

- Your lawful spouse, including a legally separated spouse. You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.
- Your unmarried children from 14 days but less than age 25.
- Your unmarried dependent children age 25 or over are eligible, provided they are unable to earn a living because of a physical or mental disability and you are the main source of support and maintenance.

Unum must receive proof within 31 days of the later of:

- the date the child attains age 25; or
- the date the child becomes physically or mentally disabled while still meeting the dependent eligibility requirements,

and as required during the first two years. After the first two years, Unum will ask for proof when needed, but not more than once a year.

Children include your own natural offspring, lawfully adopted children and stepchildren. They also include foster children and other children who are dependent on you for main support and living with you in a regular parent-child relationship. A child will be considered adopted on the date of placement in your home.

No dependent child may be covered by more than one employee in the plan through the same Employer.

No dependent child can be covered as both an employee and a dependent through the same Employer.

### ***WHEN DOES YOUR DEPENDENT COVERAGE BEGIN?***

When your Employer pays 100% of the cost of your dependent coverage under a plan, your dependent will be covered at 12:01 a.m. on the later of:

- the date they are eligible for coverage; or
- the date Unum approves your dependent's evidence of insurability form, if **evidence of insurability** is required.

When you and your Employer share the cost of your dependent coverage under a plan or when you pay 100% of the cost yourself, your dependents will be covered at 12:01 a.m. on the latest of:

- the date your dependents are eligible for coverage, if you apply for insurance on or before that date;
- the date you apply for dependent insurance, if you apply within 60 days after your dependents' eligibility date; or
- the date Unum approves your dependent's evidence of insurability form, if evidence of insurability is required.

Evidence of insurability is required if:

- you apply for any amount of dependent life insurance over the amount shown in the LIFE INSURANCE "**BENEFITS AT A GLANCE**" page; or
- your dependents are late applicants, which means you apply for dependent coverage more than 60 days after the date your dependents are eligible for coverage; or
- you voluntarily cancelled your dependent coverage and are reapplying; or
- you declined your dependent coverage and now are applying.

An evidence of insurability form for your dependents can be obtained from your Employer.

### ***WHEN CAN YOU APPLY FOR DEPENDENT COVERAGE IF YOU APPLY MORE THAN 60 DAYS AFTER YOUR ELIGIBILITY DATE? (LATE ENTRANTS)***

You can apply for dependent coverage at anytime during the plan year. Evidence of insurability is required for any amount of dependent life insurance.

Coverage for your dependent's will begin at 12:01 a.m. on the date Unum approves your dependent's evidence of insurability form.

### ***WHEN CAN YOU CHANGE YOUR DEPENDENT COVERAGE?***

You can change your dependent coverage at anytime during the plan year. Evidence of insurability is required if you increase your dependent coverage by any level.

If your dependent is not approved for the increase, your dependent will automatically remain at the same amount they had prior to applying for the increase.

A change in coverage that is made at anytime during the plan year will begin at 12:01 a.m. on the date Unum approves your dependent's evidence of insurability form.

An evidence of insurability form for your dependents can be obtained from your Employer.

***WHAT IF YOU ARE ABSENT FROM WORK ON THE DATE YOUR DEPENDENT COVERAGE WOULD NORMALLY BEGIN?***

If you are absent from work due to **injury, sickness** or temporary leave of absence, your dependent coverage will begin on the date you return to **active employment**.

***ONCE YOUR DEPENDENT COVERAGE BEGINS, WHAT HAPPENS IF YOU ARE NOT WORKING DUE TO INJURY OR SICKNESS?***

If you are not working due to injury or sickness, are not totally disabled, and if premium is paid, your dependent coverage may continue to be covered for up to nine (9) months.

***ONCE YOUR DEPENDENT COVERAGE BEGINS, WHAT HAPPENS IF YOU BECOME "TOTALLY DISABLED"?***

If you become **totally disabled** prior to age 60, and have been unable to work for nine (9) months, you may qualify for continuation of dependent coverage provided by GuideStone Financial Resources of the Southern Baptist Convention. Life insurance coverage for your dependents would be continued during the period of total disability without cost to you. This coverage, provided by GuideStone Financial Resources of the Southern Baptist Convention, for which contributions are not required, would end on the January 1 following the date you reach age 70, unless you resume making monthly payments or you became disabled prior to January 1, 1999. Please contact GuideStone Financial Resources of the Southern Baptist Convention for more information about coverage during total disability.

***WHAT IF YOUR SPOUSE IS TOTALLY DISABLED ON THE DATE YOUR SPOUSE'S COVERAGE WOULD NORMALLY BEGIN?***

If your eligible spouse is **totally disabled**, your spouse's coverage will begin on the date your eligible spouse no longer is totally disabled.

***HOW LONG WILL DEPENDENT COVERAGE CONTINUE IF YOU ARE SEEKING SOUTHERN BAPTIST EMPLOYMENT? (for employees terminating from Southern Baptist Employers only)***

If you leave Southern Baptist employment and you are actively seeking employment with another Southern Baptist Employer, you will be able to continue coverage for up to twelve (12) months if premium is paid when due.

### ***IF I DIE, CAN MY DEPENDENTS CONTINUE THEIR COVERAGE?***

If you die and your dependents were covered for dependent life insurance, your surviving dependents can continue their life insurance coverage according to the terms and provisions of this Summary of Benefits.

### ***WHEN WILL CHANGES TO YOUR DEPENDENT'S COVERAGE TAKE EFFECT?***

Once your dependent's coverage begins, any increased or additional coverage due to a plan change will take effect on the date the plan change occurs or on the date Unum approves your dependent's evidence of insurability form, if evidence of insurability is required, provided your dependent is not totally disabled. You must be in active employment or on a covered leave of absence.

If you are not in active employment any increased or additional dependent coverage due to a plan change will begin on the date you return to active employment.

If your dependent is totally disabled, any increased or additional dependent coverage will begin on the date your dependent is no longer totally disabled.

Any decreased coverage will take effect immediately but will not affect a payable claim that occurs prior to the decrease.

### ***WHEN DOES YOUR DEPENDENT'S COVERAGE END?***

Your dependent's coverage under the Summary of Benefits or a plan ends on the earliest of:

- the date the Summary of Benefits or a plan is cancelled;
- the date you no longer are in an eligible class;
- the date your eligible class is no longer covered;
- the date of your death, unless your surviving dependents elect to continue coverage as described below;
- the last day of the period for which you or your Employer made any required contributions;
- the last day you are in active employment unless continued due to a leave of absence or due to an injury or sickness or due to retirement or seeking new Southern Baptist Employment, as described in this certificate of coverage; or
- the date your Employer no longer is a participating Employer of GuideStone Financial Resources of the Southern Baptist Convention.

Coverage for any one dependent will end on the earliest of:

- the date your coverage under a plan ends;
- the date your dependent ceases to be an eligible dependent;
- for a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while your dependents are covered under the Summary of Benefits or plan.

***WILL COVERAGE CONTINUE FOR A CHILD WHOSE COVERAGE WOULD HAVE OTHERWISE ENDED DUE TO AGE LIMITS WHO BECAME DISABLED WHILE COVERED UNDER THE PLAN?***

Coverage will be continued for a child whose coverage would have otherwise ended due to age limits who became physically or mentally disabled while covered under the plan provided:

- the child is unmarried;
- the disability was acquired before the child's coverage would have ended;
- the child is incapable of self-support and remains so incapable;
- you are the main source of support and maintenance.

Unum must receive proof within 31 days of the later of:

- the date the child attains age 25; or
- the date the child becomes physically or mentally disabled while meeting the dependent eligibility requirements, and as required during the first two years.

After the first two years Unum will ask for proof when needed but not more than once a year.

***WHAT ARE THE TIME LIMITS FOR LEGAL PROCEEDINGS?***

You or your authorized representative can start legal action regarding a claim 60 days after proof of claim has been given and up to 3 years from the time proof of claim is required, unless otherwise provided under federal law.

***HOW CAN STATEMENTS MADE IN YOUR APPLICATION FOR THIS COVERAGE BE USED?***

Unum considers any material statements you, your Employer or GuideStone Financial Resources of the Southern Baptist Convention make in signed application for coverage or an evidence of insurability form a representation and not a warranty. If any of the material statements you, your Employer or GuideStone Financial Resources of the Southern Baptist Convention make are not complete and/or not true at the time they are made, we can:

- reduce or deny any claim; or
- cancel your coverage from the original effective date.

As a basis for doing this, we will use only statements made in an application signed by the Employer or GuideStone Financial Resources of the Southern Baptist Convention, or an application or evidence of insurability form signed by you, a copy of which has been given to you or your beneficiary, if any.

Except in the case of fraud, Unum can take action only in the first 2 years coverage is in force.

If the Employer or GuideStone Financial Resources of the Southern Baptist Convention gives us information about you that is incorrect, we will:

- use the facts to decide whether you have coverage under the plan and in what amounts; and

- make a fair adjustment of the premium.

### ***HOW WILL UNUM HANDLE INSURANCE FRAUD?***

Unum wants to ensure you, your Employer and GuideStone Financial Resources of the Southern Baptist Convention do not incur additional insurance costs as a result of the undermining effects of insurance fraud. Unum promises to focus on all means necessary to support fraud detection, investigation, and prosecution.

It is a crime if you knowingly, and with intent to injure, defraud or deceive Unum, or provide any information, including filing a claim, that contains any false, incomplete or misleading information. These actions, as well as submission of materially false information, will result in denial of your claim, and are subject to prosecution and punishment to the full extent under state and/or federal law. Unum will pursue all appropriate legal remedies in the event of insurance fraud.

### ***DOES THE SUMMARY OF BENEFITS REPLACE OR AFFECT ANY WORKERS' COMPENSATION OR STATE DISABILITY INSURANCE?***

The Summary of Benefits does not replace or affect the requirements for coverage by any workers' compensation or state disability insurance.

### ***DOES GUIDESTONE FINANCIAL RESOURCES OF THE SOUTHERN BAPTIST CONVENTION ACT AS UNUM'S AGENT?***

For purposes of this Summary of Benefits, under no circumstances will GuideStone Financial Resources of the Southern Baptist Convention be deemed the agent of Unum.

### ***DOES YOUR EMPLOYER ACT AS UNUM'S AGENT?***

For the purposes of the Summary of Benefits, under no circumstances will your Employer be deemed the agent of Unum.



## **LIFE INSURANCE**

### **BENEFIT INFORMATION**

#### ***WHEN WILL YOU RECEIVE PAYMENT FOR YOUR DEPENDENT'S DEATH CLAIM?***

You will receive payment for your dependent's death claim when Unum approves your dependent's death claim.

#### ***WHAT DOCUMENTS ARE REQUIRED FOR PROOF OF DEATH?***

Unum will require a certified copy of the death certificate, enrollment documents and a Notice and Proof of Claim form.

#### ***HOW MUCH WILL UNUM PAY YOU IF UNUM APPROVES YOUR DEPENDENT'S DEATH CLAIM?***

Unum will determine the payment according to the amount of insurance shown in the LIFE INSURANCE "**BENEFITS AT A GLANCE**" page.

#### ***WHAT INSURANCE IS AVAILABLE FOR YOUR DEPENDENTS WHEN COVERAGE ENDS? (Conversion Privilege)***

When coverage ends under the plan, your dependents can convert their coverage to individual life policies, without evidence of insurability. The maximum amounts that your dependent can convert are the amounts your dependents are insured for under the plan. Your dependents may convert a lower amount of life insurance.

You must apply for your dependent's individual life insurance under this life conversion privilege and pay the first premium within 31 days after the date:

- your employment terminates; or
- your dependents no longer are eligible to participate in the coverage of the plan.

Converted insurance may be of any type of the level premium whole life plans then in use by Unum. The person may elect one year of Preliminary Term insurance under the level premium whole life policy. The individual policy will not contain disability or other extra benefits.

#### ***WHAT LIMITED CONVERSION IS AVAILABLE IF THE SUMMARY OF BENEFITS OR THE PLAN IS CANCELLED? (Conversion Privilege)***

Your dependents may convert a limited amount of life insurance if you have been insured under your Employer's group plan with Unum for at least five (5) years and the Summary of Benefits or the plan:

- is cancelled with Unum; or
- changes so that you no longer are eligible.

The individual life policy maximum for each of you will be the lesser of:

- \$10,000; or

- your dependent's coverage amounts under the plan less any amounts that become available under any other group life plan offered by your Employer within 31 days after the date the Summary of Benefits or the plan is cancelled.

### ***PREMIUMS***

Premiums for the converted insurance will be based on:

- the person's then attained age on the effective date of the individual life policy;
- the type and amount of insurance to be converted;
- Unum's customary rates in use at that time; and
- the class of risk to which the person belongs.

If the premium payment has been made, the individual life policy will be effective at the end of the 31 day conversion application period.

### ***DEATH DURING THE THIRTY-ONE DAY CONVERSION APPLICATION PERIOD***

If your dependents die within the 31 day conversion application period, Unum will pay you the amount of insurance that could have been converted. This coverage is available whether or not you have applied for an individual life policy for your dependents under the conversion privilege.

### ***APPLYING FOR CONVERSION***

Ask your Employer for a conversion application form which includes cost information.

When you complete the application, send it with the first premium amount to:

Unum - Portability/Conversion Unit  
2211 Congress Street  
Portland, Maine 04122-1350  
1-800-343-5406

### ***WILL UNUM ACCELERATE YOUR DEPENDENT'S DEATH BENEFIT FOR THE PLAN IF YOUR DEPENDENT BECOMES TERMINALLY ILL? (Accelerated Benefit)***

If your dependent becomes terminally ill while your dependent is insured by the plan, Unum will pay you a portion of your dependent's life insurance benefit one time. The payment will be based on 50% of your dependent's life insurance amount. However, the one-time benefit paid will not be greater than \$250,000.

Your dependent's right to exercise this option and to receive payment is subject to the following:

- your dependent requests this election, in writing, on a form acceptable to Unum;
- your dependent must be terminally ill at the time of payment of the Accelerated Benefit;
- your dependent's physician must certify, in writing, that your dependent is terminally ill and your dependent's life expectancy has been reduced to less than 12 months; and
- the physician's certification must be satisfactory to Unum.

The Accelerated Benefit is available on a voluntary basis. Therefore, your dependent is not eligible for benefits if:

- your dependent is required by law to use this benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
- your dependent is required by a government agency to use this benefit in order to apply for, get, or otherwise keep a government benefit or entitlement.

Premium payments must continue to be paid on the full amount of your dependent's life insurance.

If you have assigned your rights under the plan to an assignee or made an irrevocable beneficiary designation, Unum must receive consent, in writing, that the assignee or irrevocable beneficiary has agreed to the Accelerated Benefit payment on your behalf in a form acceptable to Unum before benefits are payable.

An election to receive an Accelerated Benefit will have the following effect on other benefits:

- the death benefit payable will be reduced by any amount of Accelerated Benefit that has been paid; and
- any amount of life insurance that may be available under the conversion privilege will be reduced by the amount of the Accelerated Benefit paid. The remaining life insurance amount will be paid according to the terms of the Summary of Benefits subject to any reduction and termination provisions.

Benefits paid may be taxable. Unum is not responsible for any tax or other effects of any benefit paid. As with all tax matters, you or your dependent should consult your personal tax advisor to assess the impact of this benefit.

## **LIFE INSURANCE**

### **OTHER BENEFIT FEATURES**

#### ***WHAT COVERAGE IS AVAILABLE IF YOU END EMPLOYMENT OR YOU WORK REDUCED HOURS? (Portability)***

If your employment ends with or you retire from your Employer or you are working less than the minimum number of hours as described under Eligible Classes in this plan, you may elect portable coverage for your dependents.

#### ***PORTABLE INSURANCE COVERAGE AND AMOUNTS AVAILABLE***

The portable insurance coverage will be the current coverage and amounts that your dependents are insured for under your Employer's group plan.

However, the amount of portable coverage for your spouse will not be more than:

- the highest amount of life insurance available for spouses under the plan; or
- 100% of your amount of portable coverage; or
- \$750,000 from all Unum group life plans combined,

whichever is less.

The amount of portable coverage for a child will not be more than:

- the highest amount of life insurance available for children under the plan; or
- 100% of your amount of portable coverage; or
- \$20,000,

whichever is less.

The minimum amount of coverage for your dependents that can be ported is \$1,000 for each of your dependents. If the current amounts under the plan are less than \$1,000 for your dependents your dependents may port the lesser amounts.

Your dependent's amount of life insurance will reduce or cease at any time it would reduce or cease for your eligible class if you had continued in active employment with your Employer.

#### ***APPLYING FOR PORTABLE COVERAGE***

You must apply for portable coverage for your dependents and pay the first premium within 31 days after the date:

- your coverage ends or you retire from your Employer; or
- you begin working less than the minimum number of hours as described under Eligible Classes in this plan.

You are not eligible to apply for portable coverage for a dependent if:

- you do not elect portable coverage for yourself;
- you have an injury or sickness, under the terms of this plan, which has a material effect on life expectancy ;

- your dependent has an injury or sickness, under the terms of this plan, which has a material effect on life expectancy;
- the policy is cancelled (the Policy is the group policy issued to the Trustees of the Select Group Insurance Trust in which GuideStone Financial Resources participates); or
- you failed to pay the required premium under the terms of this plan.

If we determine that because of an injury or sickness, which has a material effect on life expectancy, your dependents were not eligible for portability at the time your dependents elected portable coverage, the benefit will be adjusted to the amount of whole life coverage the premium would have purchased under the Conversion Privilege.

### ***APPLYING FOR INCREASES OR DECREASES IN PORTABLE COVERAGE***

Your dependents may increase or decrease the amount of life insurance coverage. The minimum and maximum benefit amounts are shown above. However, the amount of life insurance coverage cannot be decreased below \$1,000 for each of your dependents. All increases are subject to evidence of insurability. Portable coverage will reduce at the ages and amounts shown in the LIFE INSURANCE "BENEFITS AT A GLANCE" page.

### ***ADDING PORTABLE COVERAGE FOR DEPENDENTS***

If you choose not to enroll your dependents when your dependents were first eligible for portable coverage, you may enroll your dependents at any time for the amounts allowed under the group plan. Evidence of insurability is required.

You may enroll newly acquired dependents at any time for the amounts allowed under the group plan. Evidence of insurability is required.

### ***WHEN PORTABLE COVERAGE ENDS***

Portable coverage for a spouse will end for the following reasons:

- the date you fail to pay any required premium;
- the date your surviving spouse fails to pay any required premium; or
- the date the policy is cancelled (the Policy is the group policy issued to the Trustees of the Select Group Insurance Trust in which GuideStone Financial Resources participates).

Portable coverage for a child will end for the following reasons:

- the date you fail to pay any required premium;
- the date your surviving spouse fails to pay any required premium;
- the date the policy is cancelled (the Policy is the group policy issued to the Trustees of the Select Group Insurance Trust in which GuideStone Financial Resources participates);
- the date your child no longer qualifies as a dependent; or
- the date the surviving spouse dies.

If portable coverage ends due to failure to pay required premium, portable coverage cannot be reinstated.

### ***PREMIUM RATE CHANGES FOR PORTABLE COVERAGE***

Unum may change premium rates for portable coverage at any time for reasons which affect the risk assumed, including those reasons shown below:

- changes occur in the coverage levels;
- changes occur in the overall use of benefits by all insureds;
- changes occur in other risk factors; or
- a new law or a change in any existing law is enacted which applies to portable coverage.

The change in premium rates will be made on a class basis according to Unum's underwriting risk studies. Unum will notify the insured in writing at least 31 days before a premium rate is changed.

### ***APPLYING FOR CONVERSION, IF PORTABLE COVERAGE ENDS OR IS NOT AVAILABLE FOR YOUR DEPENDENTS***

If your dependent is not eligible to apply for portable coverage or portable coverage ends, then your dependent may qualify for conversion coverage. Refer to Conversion Privilege under this plan.

Ask GuideStone Financial Resources for a conversion application form which includes cost information.

When you complete the application, send it with the first premium amount to:

Unum – Individual Life Administration  
2211 Congress Street  
Portland, Maine 04122-1350  
1-800-343-5406

## GLOSSARY

**ACTIVE EMPLOYMENT** means you are working for your Employer for earnings that are paid regularly and that you are performing the material and substantial duties of your regular occupation. You must be working at least the minimum number of hours as described under Eligible Class(es) in each plan.

Your work site must be:

- your Employer's usual place of business;
- an alternative work site at the direction of your Employer, including your home; or
- a location to which your job requires you to travel.

Normal vacation is considered active employment.  
Temporary and seasonal workers are excluded from coverage.

**ACTIVITIES OF DAILY LIVING** means:

- Bathing - the ability to wash oneself either in the tub or shower or by sponge bath with or without equipment or adaptive devices.
- Dressing - the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn.
- Toileting - the ability to get to and from and on and off the toilet; to maintain a reasonable level of personal hygiene, and to care for clothing.
- Transferring - the ability to move in and out of a chair or bed with or without equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorized devices.
- Continence - the ability to either:
  - voluntarily control bowel and bladder function; or
  - if incontinent, be able to maintain a reasonable level of personal hygiene.
- Eating - the ability to get nourishment into the body.

A person is considered unable to perform an activity of daily living if the task cannot be performed safely without another person's stand-by assistance or verbal cueing.

**COGNITIVELY IMPAIRED** means a person has a deterioration or loss in intellectual capacity resulting from injury, sickness, advanced age, Alzheimer's disease or similar forms of irreversible dementia and needs another person's assistance or verbal cueing for his or her own protection or for the protection of others.

**EMPLOYEE** means a person who regularly provides personal services at the Employee's usual and customary place of employment with the Employer or at any other place that the Employer's business requires the Employee to go. The person must be duly recorded as an Employee on the payroll records of the Employer and is compensated for such services by salary or wages.

**EMPLOYER** means a church or ministry organization that is eligible to utilize products and services made available by or through GuideStone Financial Resources of the Southern Baptist Convention or its successor.

**EVIDENCE OF INSURABILITY** (also referred to as Evidence of Good Health) means a statement of your or your dependent's medical history which Unum will use to determine if you or your dependent is approved for coverage. Evidence of insurability will be at Unum's expense.

**GRACE PERIOD** means the period of time following the premium due date during which premium payment may be made.

**GROUP PLANS** means the portion of the term life plan which is available by or through GuideStone Financial Resources of the Southern Baptist Convention.

**GUIDESTONE FINANCIAL RESOURCES OF THE SOUTHERN BAPTIST CONVENTION** means the Applicant named in the Application for Participation in the Select Group Insurance Trust, on the first page of this Summary of Benefits and in all amendments.

**INJURY** means a bodily injury that is the direct result of an accident and not related to any other cause.

**INSURED** means any person covered under a plan.

**LEAVE OF ABSENCE** means you are temporarily absent from active employment for a period of time that has been agreed to in advance in writing by your Employer.

Your normal vacation time or any period of disability is not considered a leave of absence.

**LIFE INSURANCE BENEFIT** means the total benefit amount for which an individual is insured under this plan subject to the maximum benefit.

**LIFE THREATENING CONDITION** is a critical health condition that possibly could result in your dependent's loss of life.

**PARTICIPANT** means a person who meets the eligibility requirements of an eligible class listed in this Summary of Benefits and is participating in the group life insurance plan of GuideStone Financial Resources of the Southern Baptist Convention.

**PAYABLE CLAIM** means a claim for which Unum is liable under the terms of the Summary of Benefits.

**PLAN** means a line of coverage under the Summary of Benefits.

**RETAINED ASSET ACCOUNT** is an interest bearing account established through an intermediary bank in the name of you or your beneficiary, as owner.

**SICKNESS** means:

- **for purposes of Portability**, an illness, disease or symptoms for which a person, in the exercise of ordinary prudence, would have consulted a health care provider.
- **for all other purposes**, an illness or disease.

**SOUTHERN BAPTIST EMPLOYMENT** means employment with a Southern Baptist church or ministry organization.

**TOTALLY DISABLED** means that, as a result of an injury, a sickness or a disorder, your dependent:

- is confined in a hospital or similar institution;



- is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness;
- is cognitively impaired; or
- has a life threatening condition.

**TRUST** means the policyholder trust named on the first page of the Summary of Benefits and all amendments to the policy.

**WAITING PERIOD** means the continuous period of time (shown in each plan) that you must be in active employment in an eligible class before you are eligible for coverage under a plan.

**WE, US and OUR** means Unum Life Insurance Company of America.

**YOU** means an employee or a **participant** who is eligible for Unum coverage.