



816 Congress Avenue
Suite 1680
Austin, TX 78701

April 12, 2016

Jerri D Hettinger
Personal & Confidential
Comal County
150 N. Seguin
New Braunfels, TX 78130

Re: Select Disability
Policy #206819
Unum Life Insurance Company of America

Dear Jerri:

Thank you for choosing Unum as your insurance provider. By selecting coverage from Unum, you are partnering with a leader in income protection – and with a company that is dedicated to providing responsive service and reliable protection at an affordable price. We offer innovative plan designs as well as unparalleled employee support programs.

Based on our review of your policies this renewal period, the current rates will remain in force effective October 1, 2016. This policy has a rate guarantee until October 1, 2018.

If you have any questions, please contact me or your broker. In addition, I can help you review all the options available through our group product portfolio to enable you to craft a cost effective benefit plan that meets the needs of your total employee population.

We look forward to strengthening our partnership and continuing to serve your company's benefit needs.

Regards,

Robert White

Robert White
Sr. Account Executive
Unum

cc: Witting Insurance Agency, Inc.