

UNUM Life Insurance Company

A Stock Insurance Company
2211 Congress Street, Portland, Maine 04122-0001

Endorsement No.1

Catastrophic Disability Benefit

In return for the payment of premium, it is agreed that the following is added to the policy.

If We approve the claim, We will pay the Insured employee the AD&D Benefit (less any amount paid for accidental death or dismemberment) if the Insured employee:

1. is **Permanently and ADL Disabled** because of an Injury within 90 days after the date of accident;
2. has a **Permanent and ADL disability** which continues for 12 consecutive months; and
3. becomes **Permanently and ADL Disabled** while insured under the policy.

ADL Disabled or ADL Disability means that as the result of an Injury the Insured:

has lost the ability to safely and completely perform 2 **Activities of Daily Living** without another person's assistance or verbal prompting.

Activities of Daily Living mean:

1. Bathing - washing yourself either in the tub or shower or by sponge bath, with or without equipment or adaptive devices.
2. Dressing - putting on and taking off all garments, and medically necessary braces or artificial limbs usually worn, and fastening or unfastening them.
3. Toileting - getting to and from and on and off the toilet, maintaining a reasonable level of personal hygiene, and caring for clothing.
4. Transferring - moving 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.
5. Continence - voluntarily controlling bowel and bladder function; or in the event of in continence, maintaining a reasonable level of personal hygiene.
6. Eating - getting nourishment into your body by any means once it has been prepared and made available to the Insured.

Permanently Disabled or Permanent Disability means that:

1. the Insured is not working in any occupation and, due to Injury, the Insured is unable to perform the duties of any **Gainful Occupation** for which he or she is reasonably fitted by training, education or experience; and
2. the Insured presumably will, for the duration of his or her life, be unable to perform the duties of any Gainful Occupation for which the Insured is reasonably fitted by training, education or experience.

Gainful Occupation means an occupation that within 12 months of the Insured's return to work is or can be expected to provide the Insured with an income that is at least equal to 60% of his or her annual earnings in effect just prior to the date the Insured's disability began.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

Except for the above, this Rider does not vary, alter, waive or extend any of the Terms of the Policy to which it is attached.

Effective Date: 07/01/2001

Attached to and forming part of Policy No. GSR 35756
Trustees of the Independent Bankers Association of ME

Signed for the UNUM Life Insurance Company of America.



Secretary



President

UNUM LIFE INSURANCE COMPANY OF AMERICA

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Endorsement No. 2

ACQUISITION OF NEW COMPANIES

If the Policyholder shall acquire any new affiliated or subsidiary companies, insurance as provided under this policy shall automatically apply to such companies effective the date acquired. The Policyholder agrees to notify the UNUM Life Insurance Company of America as to the name of such company within ninety (90) days of such acquisition and provide UNUM Life Insurance Company of America such underwriting information as will be necessary to enable the UNUM Life Insurance Company of America as to determine an additional premium if warranted. Failure to give notice within the allotted time and payment of additional premium, if any, shall not terminate the automatic subsidiary companies, provided that the Policyholder provides a complete and accurate list of all insured affiliated and subsidiary companies on no less than an annual basis to coincide with the effective date of the policy.

Effective Date: 07/01/2001

Attached to and forming part of Policy No. GSR35756
Trustees of the Independent Bankers Association of ME

Signed for the UNUM Life Insurance Company of America.

Except for the above, this Rider does not vary, alter, waive or extend any of the terms of the Policy and/or Certificate to which it is attached.

Signed for the UNUM LIFE INSURANCE COMPANY OF AMERICA



Secretary



President

Countersigned _____

Licensed Resident Agent

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

Endorsement No. 3

The Policy or Certificate to which this Rider is attached is modified in the following way:

It is hereby understood and agreed that Master Policy LH12844ME, General Policy Provisions, Item#1, is amended to the following:

1. Payment of Premium and Grace Period.

- a. When Due. Premium is due on the Premium Due Date. The premiums must be paid by the Policyholder to UNUM in United States dollars.
- b. Grace Period. The policy will continue in force for 90 days after the Premium Due Date if:
 - (1) the late payments is not the first premium payment; or
 - (2) We have not given notice to the Policyholder at least 31 days before the Premium Due Date that We will not renew the policy past the current paid-up period. Notice will be delivered or mailed to the Policyholder at the last mailing address in Our records.

Effective Date: 1/1/2002

Attached to and forming part of Policy No. GSR 35756
Trustees of the Independent Bankers Association of ME

All of the other parts of the Policy or Certificate remain the same. When attached to the Policy, however, this Rider will apply only to those Certificates to which it is also attached.

Signed for the UNUM LIFE INSURANCE COMPANY OF AMERICA.



Secretary



Vice President

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

Endorsement No. 4

The Policy or Certificate to which this Rider is attached is modified in the following way:

It is hereby understood and agreed that **What is Excluded From Coverage** is amended as follows:

nuclear war, or war between the following countries: The United States, the states of the former Soviet Union, China, France or the United Kingdom;

is deleted in its entirety and replaced with the following:

war or any act of war, declared or undeclared

It is also agreed and understood that the description of eligibles is amended to read as follows:

<u>Eligible Group(s): Class</u>	<u>Description of Eligible Persons</u>
I	All active full time employees, who are domiciled in the United States.
II	Eligible spouse of Class I insured employees when the family plan is elected, who are domiciled in the United States.
III	Eligible children of Class I insured employees when the family plan is elected, who are domiciled in the United States.

Effective Date: 7/1/2003

Attached to and forming part of Policy No. GSR 35756
Trustees of the Independent Bankers Association of ME

All of the other parts of the Policy or Certificate remain the same. When attached to the Policy, however, this Rider will apply only to those Certificates to which it is also attached.

Signed for the UNUM LIFE INSURANCE COMPANY OF AMERICA.



Secretary



Vice President

LH 12955

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

Endorsement No. 5

The Policy or Certificate to which this Rider is attached is modified in the following way:

It is hereby agreed and understood that Master Policy Form LH12954MEV, Description of Eligibles, Class I, is amended to read as follows:

Class I: All Active Employees, domiciled in the United States.

It is also agreed and understood that the Minimum Hour Requirement is amended to the following:

20 hours minimum requirement

Effective Date: 7/1/2002

Attached to and forming part of Policy No. GSR 35756
Trustees of the Independent Bankers Association of ME

All of the other parts of the Policy or Certificate remain the same. When attached to the Policy, however, this Rider will apply only to those Certificates to which it is also attached.

Signed for the UNUM LIFE INSURANCE COMPANY OF AMERICA.



Secretary



Vice President

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Renewal Endorsement

The Policy or Certificate to which this Rider is attached is modified in the following way:

It is hereby understood and agreed that the policy to which this endorsement is attached is continued for an additional period of twenty-four months commencing July 1, 2003 at 12:01 a.m. and ending at the same time July 1, 2005.

Effective Date: 7/1/2003

Attached to and forming part of Policy No. GSR 35756
Trustees of the Independent Bankers Association of ME

All of the other parts of the Policy or Certificate remain the same. When attached to the Policy, however, this Rider will apply only to those Certificates to which it is also attached.

Signed for the UNUM LIFE INSURANCE COMPANY OF AMERICA.



Secretary



President

LH 12955