



**Q: I have more questions.
Who should I call?**

A: You can call 888.227.1308 for quick updates on your account. This is a 24-hour, toll-free line that will give you basic account information. On this line, you can obtain your balance, interest rate on the account, and the amount and paid date for previous drafts. To access this information, you need the customer service code, which is on the back of statements and drafts, your account number, and the last four digits of your Social Security number.

In addition, we will be happy to answer any questions you have regarding your ProviderFund® account. Please call us at 800.451.4531, ext. 12802, during regular business hours. If you prefer, you may write to us at Assurant Employee Benefits, ProviderFund® Life Claims, 2323 Grand Blvd., Kansas City, MO 64108-2670. Please list your account number in any correspondence.

**What our customers
have said about ProviderFund®**

“It is good to know I have some money for my future. It doesn’t begin to take the place of my beloved daughter, but I know she wanted it for me.”

| Florida ProviderFund® beneficiary

“ProviderFund® has really helped me. I am earning a sound interest and did not have to go looking for an investment at this time.”

| Minnesota ProviderFund® beneficiary

“I am comfortable knowing my money is safe and making me money.”

| Texas ProviderFund® beneficiary

“I was very happy with the way you handled payment to me in the form of a checking account. It took pressure off of me trying to make a last minute decision of where to put my money.”

| Georgia Provider Fund® beneficiary

Quotes were obtained in response to a survey undertaken by Assurant Employee Benefits in August 2008, of current and past ProviderFund® account holders.



ASSURANT

Employee
Benefits®



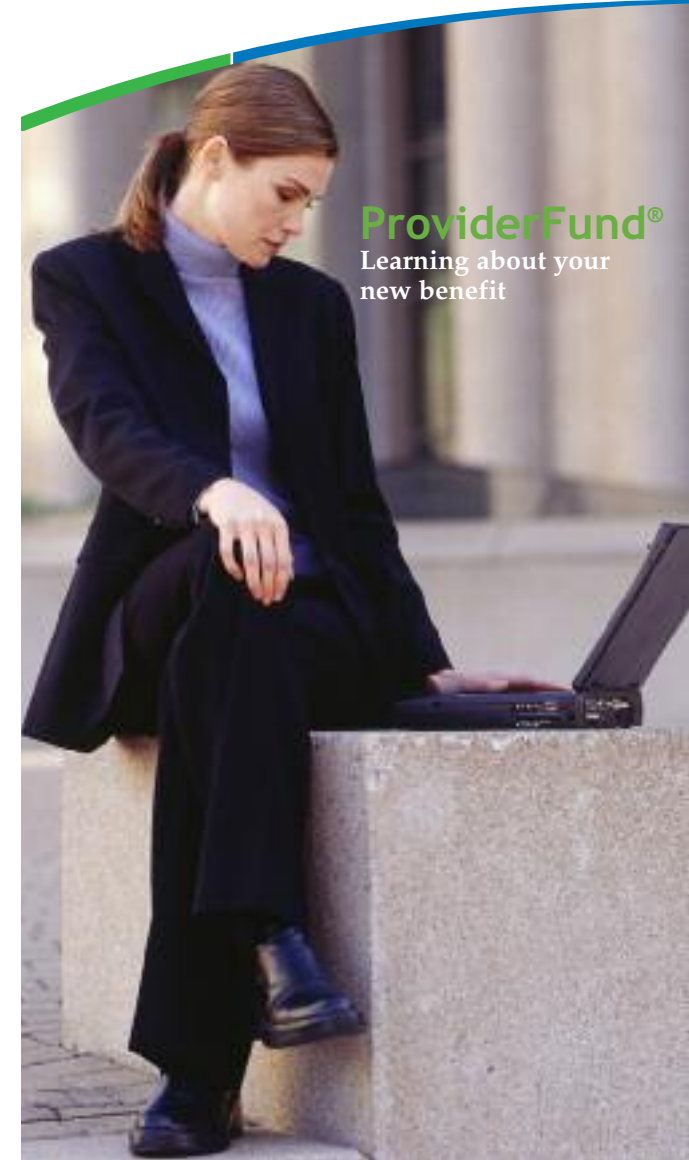
ASSURANT

Employee
Benefits®

Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage and disability reinsurance management services. Assurant Employee Benefits also offers voluntary (employee-paid) disability, life and dental plans. Underwriting flexibility allows Assurant Employee Benefits to market tailor-made benefit plans for groups of most any size. Assurant Employee Benefits is located in Kansas City, Missouri.

2323 Grand Boulevard
Kansas City, MO 64108-2670
T 816.474.2345
F 816.881.8524
www.assurantemployeebenefits.com

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Assurant. On your terms.™

Understanding your ProviderFund®

Q: What is ProviderFund®?

A: ProviderFund® is a personal draft account established in your name with the Life insurance policy proceeds, which you claimed and are entitled to as a beneficiary. Since 1990, we have opened and administered ProviderFund® accounts when proceeds from Life insurance claims are \$10,000 or more. Payable through State Street Bank in Boston, Massachusetts, the principal and interest in your ProviderFund® account are fully guaranteed by us, an industry leader¹ with a history of financial stability. You have complete control over the funds in this account, and only you can make withdrawals.

Q: What are the benefits?

A: The decisions you are now faced with come at a critical and difficult time. We understand how stressful it can be to have to make important financial decisions so soon after the loss of a loved one. ProviderFund® allows beneficiaries the time they need to decide the best options for their financial futures, while keeping their money safe and accessible, and allowing the unused portions to grow. ProviderFund® gives you immediate access to your money.

Q: How does it work?

A: Your account will be opened as soon as your claim is approved, and your money

¹Employee Benefit Plan Review, August 2007. Based on number of master contracts in force.

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. Contact us for costs and complete details.

begins earning a competitive rate of interest at that time. A Confirmation Certificate, your ProviderFund® draft book (similar to a checkbook) and a supply of drafts will be mailed to you shortly after your claim is approved. You may access your account by writing a draft immediately (each with a \$250 minimum) or wait as long as you need to decide what to do. At any time, you may write one draft to access the entire proceeds in your account. It is entirely your decision. Statements detailing your balance, account activity, and interest earnings will be mailed to you quarterly.

The proceeds of your account will be invested. Any return on that investment will be used to cover the costs of administering and paying interest on the ProviderFund® account. Assurant Employee Benefits will retain any excess.

Q: How is interest credited?

A: Interest is earned on the balance in your account from the day it is established to the day it is closed. Interest will be compounded daily and credited to your account on the 20th day of each month. The interest rate is determined by Assurant Employee Benefits, and may be changed at the company's discretion at any time. Please call 800.451.4531 ext.12802 for the current interest rate. (Be advised that the interest earned on your account may be taxable.)

The amount of interest that we pay compares to interest rates offered on similar kinds of accounts. However, you may be able to earn a higher return in other accounts or investment vehicles. You should check with your financial advisor for other investment opportunities.

Q: Are there any fees?

A: There are no monthly service fees or charges for ProviderFund® accounts. In other words, there are no separate charges for routine service. Fees for special services are deducted from your account automatically, as follows:

- For a stop payment order \$12.00
- For each draft returned unpaid \$10.00
- For copies of cancelled drafts \$2.00 per copy
- For copies of monthly statements \$2.00 per statement

Q: Can I make deposits?

A: The ProviderFund® account has been established specifically to help you manage the funds from your Life insurance claim. No additional funds may be deposited.

Q: Is there a minimum balance?

A: The minimum balance requirement is \$250. When your account balance falls below \$250, your account will automatically be closed. A check for the balance plus accrued interest will be sent to you.

Q: How do I get more drafts?

A: If you use up your initial supply of drafts, complete the order form provided to you with your draft book or call 800.451.4531, ext.12802. Additional drafts are provided to you at no charge.

Q: Is the account taxable?

A: Yearly we are required by law to report the interest earned on your account to the Internal Revenue Service and (if you receive \$10.00 or more in interest) issue you a 1099-INT form. Consult a tax advisor to learn if the interest you earn is subject to income tax.

Q: Can I name a beneficiary?

A: Yes, you may designate a beneficiary for the balance in your ProviderFund® account in the event of your death. We encourage you to do so. If you do not designate a beneficiary, any available balance will be paid to your estate. If more than one beneficiary is named, settlement will be made in equal shares to each beneficiary who survives you. Please complete the "Beneficiary Designation" section on your Confirmation Certificate and return it to us. We will do the rest.

Q: What if I move or change my name?

A: Please complete the Change of Address/Name section on the bottom of your Confirmation Certificate or Statement and return it to: Assurant Employee Benefits, ProviderFund® Life Claims, 2323 Grand Blvd., Kansas City, MO 64108-2670.