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Health Care & Benefits Division

Feb. 10, 2012

Dear valued customer:

As you may already have read in our recent email to you, we have decided, after a careful and comprehensive review, to end sales of new group long term care contracts as of Feb. 7, 2012. Although we recognize there is a market need for products to help individuals pay for long term care expenses, current economic, pricing and risk factors make it impossible for us to meet our financial and risk management objectives.

The decision to discontinue selling new group long term care policies will not affect current customers or impact the high quality of service we provide to existing policyholders and claimants. Additionally, we will continue to accept new enrollees on existing contracts.

Unfortunately, we are not the only insurer to reach this conclusion as many others have now exited the long term care market given the combination of historically low interest rates and the uncertainty of risk and pricing trends.

We believe this decision is good for all of our policyholders, as it allows us to sharpen our focus on the markets and products that provide the greatest long term opportunity for our company and are more compatible with our financial and risk management objectives.

Attached is a document that we hope addresses your questions. If you have any questions that are not answered here, please call our Customer Support area at 800-227-4165, Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

Thank you for your understanding, as we recognize that this change may have an impact on you. We appreciate your continued support of Unum.

Sincerely,

Unum Long Term Care Operations