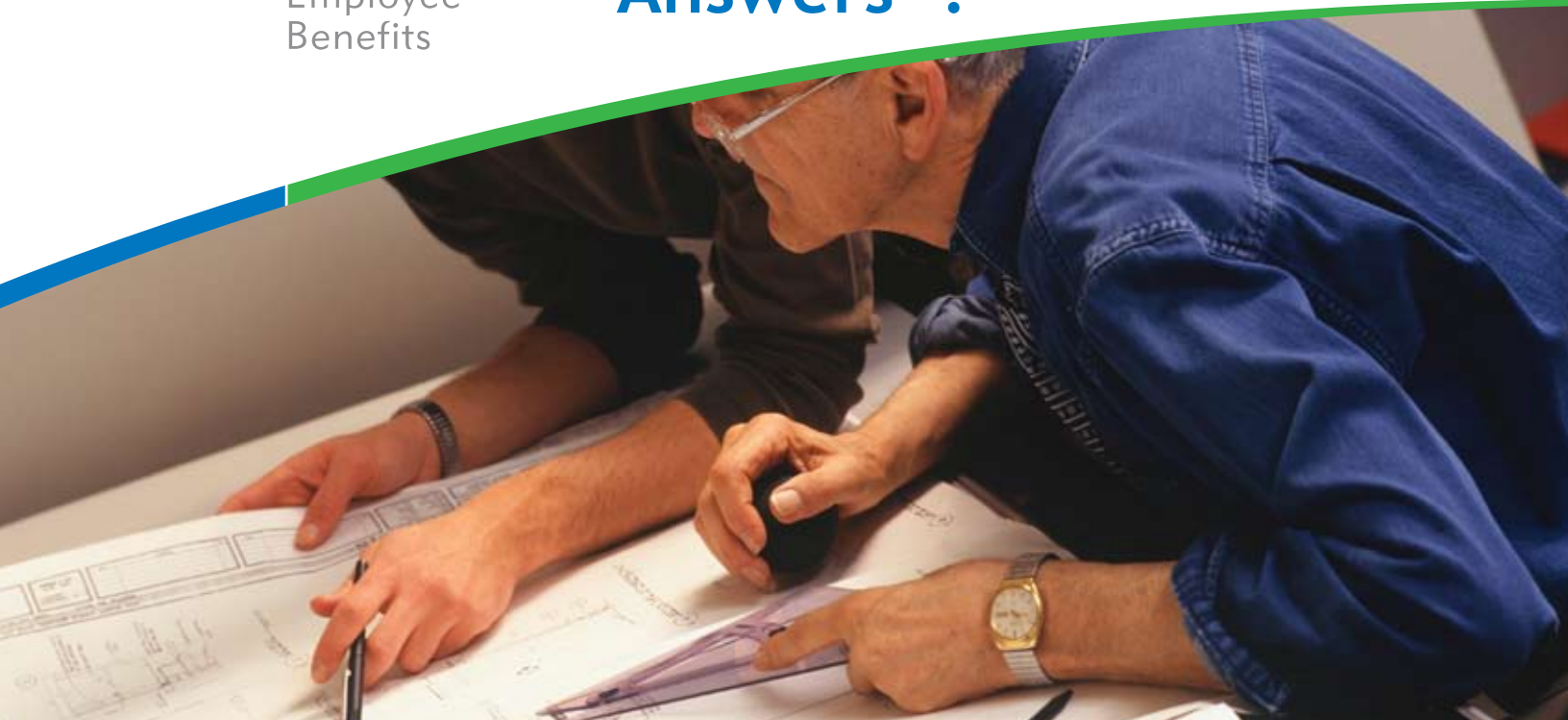




ASSURANT
Employee
Benefits

Welcome to Assurant Answers™!



Assurant Answers™ -

Offering real-life solutions to everyday problems that impact worker productivity

We are excited to introduce Assurant Answers™, non-insurance benefits that can provide added value to group life and long-term disability products offered by Assurant Employee Benefits. The services are provided to our new customers at no additional cost and include:

Financial Counseling Services*

(Included with long-term disability insurance)

Seventy-three percent of Americans name money as the number one factor affecting their stress level.¹ One in four working Americans, more than 35 million people, suffer from enough stress due to money issues that it affects their work.²

- Counseling by telephone offered through askAFS**
- Qualified financial counselors provide assistance with questions or concerns about a variety of financial issues, including budgeting and cash flow, problems with creditors, debt consolidation and college funding

Disability/Elder Care Resources*

(Included with long-term disability insurance)

In 2006, more than 30 million adult caregivers provided care to adults with a limitation in an activity of daily living or instrumental activity of daily living.³ Everyday family and work responsibilities combined with the demands of caregiving duties can lead to emotional and financial stress.

- Online service offered through CareOptionsOnLine™ ** (COOL)
- The service can help caregivers find resources for elders and those with disabilities for whom they provide care. A special section of the website is devoted to helping caregivers cope with their responsibilities.

Will Preparation Services* (Included with term life insurance)

Seventy-six percent of Americans believe that everyone should have a will, but 57 percent don't currently have one, primarily because they haven't gotten around to creating one.⁴

- Online service offered through New Directions** allows insureds assistance to help create their own wills
- The process is explained in a simple, easy-to-understand way to reduce any anxiety about starting the process of preparing a will

Call your Assurant Employee Benefits sales representative today to learn more about Assurant Answers™.

¹American Psychological Association 2004 Survey.

²According to Tom Garman, recently retired director of the National Institute for Personal Finance Employee Education (quoted in the *Minneapolis Star Tribune*, June 28, 2007).

³Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving. AARP Public Policy Institute, 2007.

⁴ www.bankrate.com, Nov. 2007.

*Services are not available in NH, NY, FL, MT, CA, KS, MA, CT, IA, WA, IL or VT. In addition, Will Preparation Services are not available in LA.

**In addition, non-insurance benefits included with Assurant Employee Benefits' term life insurance and long-term disability insurance are provided exclusively through third-party vendors. The third-party vendor providing the service or benefit is solely responsible for providing and administering the included benefit. Services and benefits may not be available in all states and may not be available if prohibited by law. Please review the third-party vendor's website for detailed information and important legal notices.

The non-insurance benefits provided as part of the group insurance coverage may be taxable with tax consequences to you and your employees. Consult your tax professional for additional information. The non-insurance benefits are not considered qualified benefits under I.R.C. Section 125. Group insurance coverages which include non-insurance benefits should not be included within an I.R.C. Section 125 cafeteria plan. Consult your tax professional for additional information.

IRS Circular 230 Notice – To ensure compliance with requirements imposed by the IRS and other taxing authorities, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used for the purposes of (i) avoiding penalties that may be imposed on any taxpayer, (ii) promoting; marketing or recommending to another party any transaction or matter addressed herein, and (iii) you should seek advice based on your particular circumstances from an independent advisor.

Products marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company or an affiliated prepaid dental company.

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