

Important Notice Regarding Civil Unions

The state in which you applied for insurance coverage or in which your policy was issued has passed legislation regarding civil unions.

This notice is to inform you that in compliance with the act, all policies, certificates and riders issued in your state, any benefit, coverage or right, governed by state law, provided to a person considered a spouse by marriage or to a child of a marriage will also be provided to a party of a civil union.

Please be advised that:

- The law creates a legal relationship between two persons of the same or opposite sex who form a civil union.
- Parties to a civil union are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded or recognized by the laws of your state to spouses in a legal marriage.
- The law further provides that a party to a civil union shall be included in any definition or use the terms "spouse," "family," "immediate family," "dependant," "next of kin," and any other terms descriptive of spousal relationships as those terms are throughout the law. This includes the terms "marriage" or "married," or variations thereon.
- If policies of insurance provide coverages for children, the children of civil unions must also be provided coverage.
- The law also requires recognition of civil unions or same sex civil unions or marriages legally entered into in other jurisdictions.

Federal law may impact how certain spousal rights and benefits within some insurance products are treated. For further information, same-sex spouses are encouraged to consult a tax advisor.

We appreciate the trust you have placed in us to protect your valuable assets. We understand you have a choice when it comes to your insurance and we greatly appreciate you as a customer.

More information on the law or how it affects insurance coverage is available by contacting us:

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