
Assurant 401(k) Plan

Summary Plan Description

2016

About This Document

The body of this document explains the Assurant 401(k) Plan, which is referred to in this document as the Assurant 401(k) Plan or the **Plan** in its current form. If you had an account under the Plan before Jan. 1, 2001, or you participated in a plan of a prior employer that was merged into the Plan, refer to the *Appendix* to determine if different rules apply to a portion of your Plan account.

Throughout this document, we use certain terms that have specific meanings to the Plan. These terms will appear in ***bold, italic*** type the first time they are used and are defined in the Glossary rather than in the body of this document.

This document is a Summary Plan Description (SPD) for the Plan. It is a simplification of complex legal documents. If a conflict exists between this SPD and the official Plan document, the official Plan document will control. *Participants* and *beneficiaries* should not rely on any oral description of the Plan. The written terms of the Plan will always govern. This SPD does not constitute an employment contract between you and your *Employer*. You may examine or obtain a copy of the official Plan documents from Global HR Services at 866.324.6513; MyHR [@assurant.com](mailto:MyHR@assurant.com).

Note: The results returned by the search tool that you are about to use may not be complete or may not be applicable to your specific situation. As with any search engine the results you receive are impacted by how you phrase your query. Different phrasing can return different results and the result may not be the correct response for your specific individual situation. The only way to insure that you have the correct response to your question is to read the SPD in its entirety. If you are unsure as to whether or not a response returned by this search tool is applicable to your individual situation you should contact Global HR Services at 866.324.6513; MyHR [@assurant.com](mailto:MyHR@assurant.com).

Using this Document

The online SPD for the Plan allows you to search, view, and print the documentation to best fit your needs.

Search

The Search allows you to search the entire document for specific words or phrases.

Glossary

The Glossary allows you to review the terms that have been defined for the documentation.

Introduction

The Introduction section includes the following topics:

- Are You Preparing for Tomorrow's Needs?
- How the Assurant 401(k) Plan Can Benefit You

Are You Preparing for Tomorrow's Needs?

The Assurant 401(k) Plan offers you many advantages, both now and later.

Whatever your goals are in life, one thing remains certain: the future that seems so far away will arrive much sooner than you expect. That's why it's so important to plan today for tomorrow's needs.

The Assurant 401(k) Plan allows you to save for the future while deferring current taxes. It can be one source of your total retirement income, along with the Assurant Pension Plan, Social Security, and your personal savings.

Participating in the Assurant 401(k) Plan gives you the opportunity to increase your savings as well as your sense of security about your future needs. You can save a percentage of your *eligible pay* while realizing substantial tax advantages. You also benefit from *company matching contributions* to the Plan. Contributions and earnings remain tax-deferred until you make a withdrawal, usually at *retirement*.

How the Assurant 401(k) Plan Can Benefit You

The many benefits of the Assurant 401(k) Plan can make it an important element of your financial planning:

- You save on the amount of taxes you pay if you make *pre-tax contributions*;
- The *Company* contributes matching funds on a portion of your eligible pre-tax contributions;
- Earnings on your *account* grow tax-deferred;
- Saving is easy with automatic payroll deductions;
- You make your own investment decisions about your contributions;
- You can invest in the Plan's many professionally managed funds with no minimum amounts;
- Your Plan contributions are "portable";
- You may be able to access funds in your account while you are employed; and

- You may be able to earn an individual tax credit for your contributions to the Plan. See the sections titled "Taxes" for additional information.

History of the Plan

The Plan has been in existence since June 21, 1983. Originally, the Plan was called the Fortis, Inc. Employees' Uniform Profit Sharing Plan. Effective as of Jan.1, 2001, the Plan was renamed the Fortis 401(k) Plan, and, effective as of February 4, 2004, the Plan was renamed the Assurant 401(k) Plan.

If you contributed to the Plan prior to Jan.1, 2001, a portion of your Plan account may be subject to different rules from those outlined in the body of this document.

Merged Plans

The following 401(k) plans have been merged into the Plan:

- American Bankers Insurance Group, Inc. 401(k) and Employee Stock Ownership Plan;
- Insureco Incorporated 401(k) Retirement Savings Plan;
- John Alden Employee Savings Incentive Plan;
- MS Diversified Corporation Profit Sharing 401(k) Plan;
- PAS Financial Group, Inc. 401(k) Plan; and
- Signal Holdings Salary Savings Plan.

If you had an account balance under any of the plans listed above, that account is now held under the Plan, and is generally subject to its rules. However, there are certain situations where the rules of the merged plan may apply.

Vanguard- The Plan Record-keeper

Vanguard, the Plan record-keeper, can process your transactions and provide you with Plan information and investment modeling tools.

You have four easy ways to manage your *account*:

- **Online.** Log on to your account at www.vanguard.com anytime. Not yet registered for immediate, secure online account access? You will need your Plan number (090895), Social Security number, birth date and home zip code.
- **Automated Assistance by Phone.** Call Vanguard's 24-hour interactive VOICE® Network at 800.523.1188. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.
- **Personal Assistance by Phone.** Vanguard participant services associates are available to assist you at 800.523.1188, Monday – Friday, excluding holidays, from 8:30 a.m. to 9 p.m. ET.
- Quarterly account statements. You will receive a detailed statement with record of all account activity and your end-of-quarter balance. The statement should arrive to you home address a few weeks after the end of each calendar quarter. You can elect to receive your statement electronically.

By contacting Vanguard, you can:

- Elect to receive your quarterly statement on line.
- Start or stop contributing.
- Change your contribution percentage.
- Change the investment direction of future contributions.
- Transfer money between funds.
- Check your *account* balance.
- Model loan requests.
- Request loans and withdrawals.

All requests made by 4 p.m., on any business day will take effect that day. Transactions made after 4 p.m., or on weekends or holidays, will be valued at the next business day's closing price.

After you complete a transaction over the phone or online, Vanguard will mail a written confirmation to your home address.

Joining the Plan

The Joining the Plan section includes the following topics:

- Eligibility

- Enrolling
- Automatic Enrollment
- One Step Feature
- Automatic Annual Increase in Pre-Tax Contribution Rate
- Making a Deferral Election Indicating Pre-tax or After-tax Contributions
 - Pre-Tax Contributions
 - After-Tax Contributions
 - Catch-Up Contributions
- Federal Limits on Your Annual Contributions
- Selecting Your Investment Funds When Your Elections Become Effective
- Tracking Your Savings
- Naming Your Beneficiary

Eligibility

All **employees** of the **Employer** will be eligible to participate in the Plan except for employees who are (a) covered under a collective bargaining agreement that does not provide for their participation in the Plan, (b) not citizens of the United States and covered under retirement plans maintained by foreign **affiliates** that include employee contribution features, (c) leased employees, (d) classified by an Employer as temporary employees employed in positions of limited duration not to exceed twelve months (except as otherwise provided below), (e) working for an affiliate in Puerto Rico, (f) classified by an Employer as independent insurance agents, (g) classified by an Employer as independent contractors, or (h) working for entities specifically excluded from participating in the Plan.

If you are an **eligible employee** under the preceding paragraph, you will become eligible to participate in the Plan after you have completed 30 days of **employment**. If you are a rehired employee who was eligible to participate in the Plan prior to your last termination, you will be eligible to participate in the Plan as soon as administratively feasible following your rehire date. Also, if you are classified by your Employer as a temporary employee and you complete at least 1,000 **hours of service** during your first 12 months of employment, or during any subsequent calendar year, you will be immediately eligible to participate in the Plan following a subsequent change in your classification from temporary employee to regular, non-temporary status.

Enrolling

Vanguard, the Plan record-keeper, will mail a Personal Identification Number (PIN) and a Welcome Packet to your home prior to your eligibility. The Welcome Kit contains the materials you need to get started: eligibility notice, safe harbor notice, and the age appropriate Target Retirement Trust 1 fact sheet. .

To enroll, or to opt-out of participating in the Plan, contact Vanguard online or by telephone.

- **Online.** Go to www.vanguard.com for 24 hour access to financial planning tools and information. Once you have enrolled, you can register for immediate, secure online account access at vanguard.com/register. You will need your Plan number (090895).
- **By phone.** Call the 24 hour interactive VOICE Network at 800.523.1188. You will need the PIN that you received in the mail from Vanguard.
- **With personal assistance.** Vanguard Participant Services associates are available to assist you at 800.523.1188 any business day from 8:30 a.m. to 9:00 p.m. Monday- Friday.

Automatic Enrollment

If you do not enroll or opt-out of the Plan before the automatic enrollment date stated in the Welcome Kit, you will be automatically enrolled in the Plan at a pre-tax contribution rate of 3 percent of your eligible pay.

If you are automatically enrolled in the Plan, you can withdraw any automatic *pre-tax contributions* (plus earnings or losses) by contacting Vanguard within 60 days of the date the automatic contribution is posted to your Plan account. The permissible withdrawal is not subject to an early withdrawal penalty. The amount will be included in your gross income in the year in which the withdrawal occurs. *Matching contributions* on any withdrawn pre-tax contributions will be forfeited. To find out if you are eligible to withdraw your automatic contributions, contact Vanguard via one of the options described below.

If you request a withdrawal, unless you affirmatively elect to continue making pre-tax contributions to the Plan, your withdrawal request will be treated as an election by you to stop making pre-tax contributions to the Plan as of the date of the withdrawal election.

If you are automatically enrolled in the Plan, you can change your contribution rate and your investments at any time by contacting Vanguard, subject to the rules of the fund you select.

One Step Feature

The Plan uses Vanguard's One Step feature. One Step is an automatic savings and investment program that helps *eligible employees* maximize their opportunities to save for retirement through the Plan. Unless you enroll in the Plan or opt out of participating in the Plan prior to the applicable deadline, One Step will automatically:

- Enroll you in the Plan at a 3 percent pre-tax contribution rate;
- Increase your Plan contributions by 1 percentage point each January until you reach a 6 percent pre-tax contribution rate; and
- Invest your contributions in a Vanguard Target Retirement Trust with a date closest to the year you turn 65, if you do not already have an investment election on file

Automatic Annual Increase in Pre-Tax Contribution Rate

Each year beginning on or after December 31, unless you have opted out of the automatic annual increase program in accordance with the program requirements, your ***pre-tax contribution*** rate will increase each year by 1 percent until you reach a deferral rate of 6 percent.

To elect a different contribution level, opt out of the automatic contributions, or to opt out of the automatic annual increase program, you must contact Vanguard via one of the options below:

- Online. Go to Vanguard.com for 24 hour access to financial-planning tools and information. Once you've enrolled, you can register for immediate secure online account access at www.vanguard.com/register. You will need your Plan number: 090895;
- By phone. Call Vanguard's 24 hour automated VOICE Network at 800.523.1188. To use VOICE, you will need a personal identification number (PIN); or
- With personal assistance. Vanguard Participant Services associates are available to assist you at 800.523.1188 any business day from 8:30 a.m. to 9:00 p.m. Monday- Friday.

Making a Deferral Election Indicating Pre-tax or After-tax Contributions

You can choose to contribute on a pre-tax basis, an after-tax basis, or a combination of both. The total amount of ***pre-tax contributions*** and ***after-tax contributions*** you make to the Plan at any time cannot exceed 50 percent of your ***eligible pay***.

Pre-tax Contributions

Pre-tax contributions to the Plan give you the greatest advantage in implementing your savings strategy because they reduce your current taxable income.

Because your ***pre-tax contributions*** are not considered current taxable income, federal and, in most cases, state and local income taxes are not withheld on them. This means you will pay less tax because you will be taxed on your income after the deductions are made.

If you save on a pre-tax basis, your pay is reduced for income tax purposes, but not for purposes of calculating other ***Company*** benefits, such as life insurance and disability coverage.

Examples: The tables below show how you can save on taxes when you contribute to the Plan on a pre-tax basis:

Married – 2 exemptions

	Without Pre-tax Contributions to the 401(k) Plan	With Pre-tax Contributions to the 401(k) Plan
Eligible Pay	\$30,000	\$30,000
6% Pre-tax Contributions	\$0	\$1,800
Adjusted Gross Income	\$30,000	\$28,200
Federal Income Tax	\$1,335	\$1,155
Social Security ** & Medicare Tax	\$2,295	\$2,295
Take-home Pay	\$26,370	\$24,750
Tax Savings	\$0	\$180

Single – 0 exemptions

	Without Pre-tax Contributions to the 401(k) Plan	With Pre-tax Contributions to the 401(k) Plan
Eligible Pay	\$30,000	\$30,000
6% Pre-tax Contributions	\$0	\$1,800
Adjusted Gross Income	\$30,000	\$28,200
Federal Income Tax	\$3,699	\$3,429
Social Security ** & Medicare Tax	\$2,295	\$2,295
Take-home Pay	\$24,006	\$22,476
Tax Savings	\$0	\$270

These charts use the 2016 federal tax rates. It does not account for state or local taxes. All numbers have been rounded. The actual amount of taxes you would save may vary slightly from the amounts shown above.

*** Social Security tax carries an annual maximum taxable wage.*

As you can see, your taxable pay and your federal income taxes are reduced when you contribute to the Plan on a pre-tax basis. Therefore, making ***pre-tax contributions*** offers you two ways to save: it gives you a vehicle to build a source of retirement income and provides you with current savings on your annual taxes.

Remember that even though your ***pre-tax contributions*** and investment earnings are not currently taxed, they will be taxed when they are paid to you. See the section titled "Taxes" for information on deferring taxes on your distribution.

After-tax Contributions

After-tax contributions are made after taxes have been deducted from your paycheck. Investment returns on your after-tax contributions accumulate on a tax-deferred basis.

After-tax contributions do not reduce your taxable income. They also do not reduce the amount of your pay that is considered for other benefits or Social Security tax. However, one advantage of after-tax contributions is that, because you have already paid taxes on these contributions, you only owe taxes on the earnings when you receive a distribution of your ***after-tax contribution account***.

Catch-up Contributions

If you will be age 50 or older by the end of the calendar year, you can make additional contributions, called ***catch-up contributions***, to the Plan. Catch-up contributions are in excess of the Plan's limit on employee contributions and the IRS limits. Catch-up contributions are made on a pre-tax basis and are contributions made over the annual IRS pre-tax limit (\$18,000 in 2016). The maximum amount of catch-up contributions you can make for 2016 is \$6,000.

If you are contributing to the Plan and you will be 50 years old or older by the last day of the calendar year, you will automatically begin making ***catch-up contributions*** as soon as your pre-tax contributions reach the lesser of 50 percent of your eligible pay or the pre-tax limit (\$18,000 in 2016). No special election is required.

If you do not want to make ***catch-up contributions***, you should set your annual contribution rate so that your ***pre-tax contributions*** will not exceed the Plan's maximum pre-tax limit of 50 percent of your eligible pay or \$18,000 (in 2016) or change your pre-tax deferral percentage to zero percent at least two weeks before the pay period in which you would exceed the limit. If you change your deferral percentage to zero, you will need to change it again if you wish to resume making pre-tax contributions in the following year. However, if you contribute the maximum pre-tax and catch-up contributions to the

Plan and your contributions are automatically suspended, your pre-tax contributions will resume automatically in the following year, increased by any applicable automatic annual increase unless you elected to opt out of the automatic annual increase program, or you are already contributing more than 6 percent of your eligible pay to the Plan on a pre-tax basis.

Federal Limits on Your Annual Contributions

The Internal Revenue Code limits the amount you can contribute each year on a pre-tax basis. For 2016, if you are under age 50, the most you can contribute on a pre-tax basis is \$18,000; if you will be age 50 or older by the end of the calendar year, you can contribute an additional \$6,000 in catch-up contributions for a total of \$24,000. The limit is periodically adjusted for cost-of-living increases.

If you reach the applicable IRS limit during a year, your *pre-tax contributions* or *catch-up contributions* to the Plan will be automatically suspended. However, your pre-tax contributions will be automatically reinstated as of the first pay day in the next year at the same rate that was in effect when your contributions were suspended, increased by any applicable automatic annual increase unless you elected to opt out of the automatic annual increase program or you are already contributing at least 6 percent of your eligible pay to the Plan on a pre-tax basis.

In addition to the limit on the amount you can contribute to the Plan on a pre-tax basis, the Internal Revenue Code imposes what's called an "annual addition limit." The annual addition limit is the maximum amount of all contributions (excluding *catch-up contributions* and *rollover contributions*) that can be made to your *account* during a year. These include your *pre-tax contributions* (but not catch-up contributions), your *after-tax contributions*, and the *Company matching contributions* made on your behalf. Consequently, this limit can affect both the amount of contributions that you can make and possibly the amount of the *Company matching contributions* that you can receive. For 2016, the annual addition limit is \$53,000. This means that the sum of your *pre-tax* and *after-tax contributions* to the Plan for 2016 plus the *Company matching contributions* on your 2016 pre-tax contributions cannot exceed \$53,000. The annual additional limit is also periodically adjusted for cost-of-living increases.

Selecting Your Investment Funds

Assurant offers you a choice of investment tiers, making it easier to choose funds for your retirement savings. No matter your level of investing experience, you can create a portfolio that fits your investment objective, time horizon and comfort with risk.

The Welcome Kit that Vanguard mails to you when you first become eligible to participate in the Plan contains detailed descriptions of these funds. In addition, you can get detailed descriptions of these funds by logging onto EPIC, Assurant intranet or by contacting Vanguard.

If you do not elect specific funds for investment, your contributions will be invested in the default **investment fund**. The default investment fund is the Target Retirement Trust1 that is closest to your age 65.

Your investment results will depend on the performance of the fund(s) you choose. You will not be taxed on any investment gains on your **account** until they are paid to you.

When Your Elections Become Effective

Vanguard will process your enrollment and any changes you make in your contribution level or investments as soon as administratively possible.

After you complete a transaction over the phone or online, Vanguard will mail a written confirmation to your home address.

Tracking Your Savings

Once you begin participating, you will receive a detailed statement from Vanguard with a record of all your **account** activity and your end-of-quarter balance. The statement should arrive to your home address a few weeks after the end of each calendar quarter. You can elect to receive your statement electronically.

Naming Your Beneficiary

If you are married, your **spouse** automatically is your **beneficiary**. If you would like to name someone other than your spouse as your beneficiary, you will need your spouse's written, notarized consent and submit the beneficiary form to Global HR Services. If you later marry someone else and you want to maintain your prior beneficiary designation, you must obtain your new spouse's written, notarized consent.

If you are married and either you fail to name a **beneficiary** or your designated beneficiary dies before you do, all of the benefits payable from the Plan upon your death will be paid to your **spouse**. If your spouse does not survive you, the benefits will be paid in equal shares to your surviving children. If none of your children survives you, your parents will receive the benefit in equal shares. If neither of your parents survives you, the benefits will be paid to your estate.

If you are single and either you fail to name a **beneficiary** or your designated beneficiary dies before you do, all of the benefits payable from the Plan upon your death will be paid in equal shares to your surviving children. If none of your children survives you, your parents will receive the benefit in equal shares. If neither of your parents survives you, the benefits will be paid to your estate.

You can designate your beneficiary on EPIC, Assurant intranet.

How Your Plan Balance Can Grow

Your Plan account may consist of the following:

- ***Pre-tax*** (including ***catch-up***) and After-Tax Contributions
- ***Company Matching contributions***
- Dividends
- Gains and losses
- ***Rollover contributions***.

Pre-tax (including Catch-up) and After-tax Contributions

If you are eligible, you can make ***pre-tax*** (including ***catch-up***) and ***after-tax contributions*** to your ***account***. For more information regarding these contributions, please see the section titled "Joining the Plan."

Company Matching Contributions

Your ***Employer*** will make ***matching contributions*** to the Plan on your behalf for each payroll period during which you make ***pre-tax contributions*** or ***catch-up contributions*** to the Plan. The Company matching contributions will be equal to 100 percent of the first 6 percent of ***eligible pay*** you contributed as pre-tax contributions or catch-up contributions each payroll period.

In addition, if necessary to ensure that the total amount of ***matching contributions*** made to the Plan on your behalf during a calendar year equals 100 percent of the first 6 percent of ***eligible pay*** you contributed to the Plan as ***pre-tax contributions*** and ***catch-up contributions*** during the calendar year, the ***Employer*** will make a "true-up" matching contribution to the Plan on your behalf as soon as administratively feasible following the close of the calendar year to fund the difference.

Dividends

If any portion of your ***account*** balance is invested in the ***Assurant, Inc. Stock Fund*** on the dividend record date, you have the right to receive the dividends. The record date is the date on which you must own the shares of ***Company stock*** in order to receive the dividend. The fund's record date is typically three weeks before the payment date. You can elect whether to reinvest those dividends in the Assurant, Inc. Stock Fund or to take those dividends as cash. If you do not make an election, your dividends will be automatically reinvested in the Assurant, Inc. Stock Fund. To elect to receive dividends in cash, call Vanguard at 800.523.1188 any business day from 8:30 a.m. to 9:00 p.m. or log on to your account at www.vanguard.com.

Gains and Losses

The money in your **account** grows with investment earnings when the funds in which you are invested increase in value. Keep in mind, however, that if the **investment funds** in which you have invested your account decrease in value, your account balance may decrease as well.

Rollover Contributions

You can roll over money from a former employer's 401(k) or other qualified plan, 403(b) plan, governmental 457 plan, pension plan, or thrift plan into the Plan. You can also roll over assets from certain individual retirement accounts (IRAs) into the Plan. You cannot roll over distributions that you receive from an eligible employer plan after you reach age 70½ or that are part of a series of installment distributions that will last for ten more years. Your **rollover contributions** will be held in your **rollover contribution account**.

Investing Your Account

The Investing Your Account section includes the following topics:

- Changing Your Investments
- Directing the Investment of Your Existing Account Balance
- Directing the Investment of Your Future Contributions
- Frequent-Trading Policy
- How Your Account Is Valued
- Insider Trading Rules
- Stopping Your Contributions
- The Assurant, Inc. Stock Fund Effect of Participant Directed Investment

Changing Your Investments

You can change the allocation of your **account** balance among the Plan's various investment options. So whether you are pursuing an aggressive strategy or taking a conservative approach, your investing needs can be met. And, if your investment strategy changes, you can change your investment choices at any time. (Some funds may have exchange limitations. Refer to individual fund prospectus for details.)

Unlike the other **investment funds**, you can only allocate up to 25 percent of future contributions to the **Assurant, Inc. Stock Fund** or reallocate up to 25 percent of your existing **account** balance into the Assurant, Inc. Stock Fund.

All requests made by 4 p.m. on any business day will take effect that day. Transactions made after 4 p.m., or on weekends or holidays, will be valued at the next business day's closing price.

After you complete a transaction over the phone or online, you will receive a written confirmation statement from Vanguard in about a week.

Directing the Investment of Your Existing Account Balance

You decide the percentages (in 1 percent increments) of your existing *account* balance to be invested in the *investment fund(s)* that you choose. Vanguard will then determine the specific amount of money to be transferred. Unlike the other investment options, you can only reallocate up to 25 percent of your existing account balance into the *Assurant, Inc. Stock Fund*. Your election percentages must always add up to 100 percent.

After you complete a transaction over the phone or online, Vanguard will mail a written confirmation to your home address.

Directing the Investment of your Future Contributions

You can change how your future contributions are to be invested. Unlike the other investment options, you can only allocate up to 25 percent of future contributions to the *Assurant, Inc. Stock Fund*. Your new election percentages must always add up to 100 percent of your future contributions.

Directing how your future contributions are invested will not affect how your current *account* balance is invested. For example, you may invest your existing balance in three funds, but future contributions in all available funds.

After you complete a transaction over the phone or online, Vanguard will mail a written confirmation to your home address.

Frequent-Trading Policy

Vanguard has implemented a Frequent-Trading Policy. The policy is known as the 60-day exchange limit. This means that if you transfer money out of a fund (excluding money market and short-term bond funds), you must wait 60 calendar days before transferring money back into the same fund. The policy does not apply to new money contributed as a result of payroll deductions, Company matching contributions, loan repayments, and dividend or capital gains distributions. The policy is intended to protect *participants* by discouraging short-term trading, which can drive up fund costs. You will not be prevented from transferring out of a fund or redeeming fund shares at any time.

How Your Account Is Valued

Account balances are valued each day of the year on which the stock market is open.

Insider Trading Rules

Please read the “Insider Trading Policy” in the Employee Handbook to understand how the policy applies to the buying and selling of **Company stock** under the Plan. The Employee Handbook can be found on the corporate Intranet under Human Resources, Policies and Procedures.

Stopping Your Contributions

You can stop your contributions at any time by contacting Vanguard. Your contributions will end as soon as administratively feasible after Vanguard receives your request.

If you take an **authorized leave of absence** without pay, your **pre-tax** and **after-tax contributions** will automatically be suspended beginning with the first pay period you begin the unpaid leave.

The Assurant, Inc. Stock Fund

The **Assurant, Inc. Stock Fund** invests primarily in **Company stock**. The Assurant, Inc. Stock Fund uses unit accounting for record keeping purposes, which means that investments in the Assurant, Inc. Stock Fund will be in units of the fund. These units represent the value of both the Company stock and any cash held in the Assurant, Inc. Stock Fund. The cash portion will be used to accommodate daily Plan transactions such as investment transfers, loans and distributions.

Unlike the other investment funds, you cannot allocate more than 25 percent of any new contributions you make or that are made on your behalf under the Plan for investment in the **Assurant, Inc. Stock Fund**. Also, at any time, you cannot elect to reallocate the investment of your **account** in such a way that, after the reallocation, more than 25 percent of your account will be invested in the Assurant, Inc. Stock Fund. You may change the investment of any portion of your account that is invested in the Assurant, Inc. Stock Fund into one or more other investment funds at any time in accordance with the usual rules under the Plan for changing **investment funds**.

If you have invested any portion of your **account** in the **Assurant, Inc. Stock Fund**, you may elect either to have any dividends paid on the **Company stock** attributable to your account paid to you in cash or to have those dividends reinvested in the Assurant, Inc. Stock Fund. If you do not make this election, you will be considered to have elected to have these dividends reinvested in the Assurant, Inc. Stock Fund.

You will be able to change your dividend election at any time. However, you will not be able to change your dividend election within three business days before or after a dividend payment date. And your dividend election that is in place immediately prior to three business days before a dividend payment date will be the election used by the Plan for governing the disposition of the dividends payable to you on that dividend payment date. The amount of the dividends payable to you on a dividend payment date will be

based upon the amount of your **account** that was invested in the **Assurant, Inc. Stock Fund** at the close of trading under the Plan with respect to the Assurant, Inc. Stock Fund on the business day preceding the 'ex' date associated with that dividend payment date.

Any cash dividends that you elect to have reinvested in the **Assurant, Inc. Stock Fund** will be allocated to a separate subaccount maintained on your behalf under the Plan called your **dividend account**. You will always be 100 percent vested in your dividend account in the Plan.

If you have any portion of your **account** invested in the **Assurant, Inc. Stock Fund**, you will not be eligible to receive a hardship withdrawal under the Plan unless, at the time of the hardship withdrawal, you have elected to have these dividends paid to you in cash.

If you have any portion of your **account** invested in the **Assurant, Inc. Stock Fund** on the record date for a shareholders meeting, you will be entitled to direct the **Trustee** of the Plan how to vote the shares of **Company stock** (including fractional shares) attributable to your account on all corporate matters submitted to shareholders at that shareholders meeting. In this regard, you will have the right to direct the Trustee on how to vote (including not to vote) or tender the number of shares of **Company stock** reflecting your proportional interest (both vested and nonvested) in the Assurant, Inc. Stock Fund. You may provide these directions to the Trustee in writing or by such other means as is agreed upon by the Trustee, and those directions will not be divulged to the **Company** or any **affiliate** of the Company, to any officer or employee of the Company or any affiliate of the Company, or to any other person (except to the extent that the consequences of such directions are reflected, in the aggregate, in reports regularly communicated to such a person in the ordinary course of the performance of the Trustee's services under the Plan).

Upon the **Trustee's** receipt of the voting directions, the Trustee will vote the shares of **Company stock** for which it does not receive directions from **participants** in the same proportion on each issue as it votes the shares for which it has received directions from participants. This means that not only will you direct the Trustee as to the voting of the shares of Company stock attributable to your **account**, but you will also direct the Trustee as to the voting of a portion of the shares of Company stock for which the Trustee does not receive instructions from other participants.

In a tender offer situation, the **Trustee** will interpret a **participant's** silence as a direction not to tender the shares. In other words, the Trustee will not tender any shares (or fractional shares) of **Company stock** for which it does not receive timely directions to tender the shares.

The **Trustee** is the Plan fiduciary responsible for ensuring that procedures are maintained by the Plan to safeguard the confidentiality of the information relating to the purchase, holding, and sale of the shares of **Company stock** held in the **Assurant, Inc. Stock Fund** and the exercise of voting, tender and similar rights with respect to those shares of Company stock by **participants** and that those procedures are sufficient to maintain confidentiality (except to the extent necessary to comply with federal law or state laws

not preempted by *ERISA*). In addition, the Trustee is responsible for ensuring that an independent fiduciary is appointed to carry out activities relating to any situations involving a potential for undue influence upon participants by the *Company* with regard to the direct or indirect exercise of shareholder rights.

Effect of Participant-Directed Investment

This Plan is intended to be a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (“*ERISA*”), and the applicable Department of Labor regulations. This means that the *Trustee*, the *Plan Administrator* and other fiduciaries of the Plan may be relieved of liability for any investment losses that are the direct and necessary result of investment instructions given by you under the Plan. In other words, the Plan fiduciaries are responsible for choosing what investment options are available under the Plan, and you are responsible for choosing how to invest your account among those various investment options. You must decide what is the best investment mix given your own situation, and the Plan fiduciaries are not responsible for your investment choices.

Vesting

Vesting is earning a non-forfeitable right to the amounts held in your *account* or a sub-account under the Plan. In other words, if you are 100 percent vested in a sub-account, you are entitled to receive 100 percent of the value of that sub-account.

Sub-accounts in Which You Are Always 100 percent Vested

You are always 100 percent vested in the following sub-accounts under the Plan:

- *pre-tax contribution account* (including *catch-up contributions*);
- *after-tax contribution account*;
- *rollover contribution account* and
- *dividend account*

Company Matching Contribution Sub-accounts

You become vested in your *Company matching contribution* sub-accounts based upon your years of *vesting service*.

You will become 100 percent vested in your *post-2011 Company matching contribution account* when you have completed two years of *vesting service*. Before you have completed two years of vesting service, you will be 0 percent vested in this subaccount.

You will become 100 percent vested in your *pre-2012 Company matching contribution account* when you have completed three years of *vesting service*. Before you have completed three years of vesting service, you will be 0 percent vested in this subaccount. In addition, you will become 100 percent vested in your *Company matching contribution* sub-accounts when you:

- Reach your *normal* or *early retirement date* while employed by an *Employer*;
- Terminate employment on account of being *totally disabled* while employed by an Employer; or
- Die while employed by an Employer

For details on the vesting schedules under the merged plans, refer to the *Appendix*.

Terminating Employment without Being Vested

If you *terminate employment* before you are fully vested in your *Company matching contribution* sub-accounts, you will forfeit the non-vested portion of those sub-accounts when you receive a distribution of your total vested *account* under the Plan or, if earlier, when you incur a *break in service*. However, if the non-vested portion of your Company matching contribution sub-accounts were forfeited when you received a distribution of your total vested account under the Plan and you are rehired before you incur a break in

service following the distribution, then the non-vested portion of your Company matching contribution sub-accounts will be restored on the date you are rehired.

Withdrawing Money from Your Account

The Plan is designed for long-term savings. However, you may need to withdraw part of your savings early. Withdrawals may be in the form of loans, discretionary withdrawals or hardship withdrawals.

Keep in mind that there may be tax implications if you withdraw money from your *account* early. For details, see the section titled "Taxes."

In-Service Withdrawals

Long-term savings are most effective when you leave your money in your *account* to grow through investment performance. Making a withdrawal from the Plan will reduce the amount available to you when you retire.

The IRS restricts withdrawals from your *account* prior to retirement. However, in limited circumstances, withdrawals may be available. But be aware, there may be tax consequences to taking a withdrawal.

You must contact Vanguard to request an in-service withdrawal. They will mail a Plan Withdrawal Application to your home. The completed form must be returned to Vanguard for processing (except for hardship distributions).

After-tax Contributions

You may withdraw all or part of your *after-tax contribution account* at any time. The only exception is if this money is being used as security on a loan you took from the Plan.

When you request an in-service withdrawal, money is taken first from *after-tax contributions* made on or before Dec. 31, 1986. No related investment earnings can be withdrawn. Next, money is taken from after-tax contributions made after 1986. In this case, a portion of your distribution will be the investment earnings, which will be subject to applicable taxes.

Age 59 ½ Distribution

You are eligible to receive an in-service distribution of all or a portion of your vested *account* balance at age 59 ½. You will owe income taxes in the year in which you receive the distribution for the portion of the distribution that represents your *pre-tax contributions* (including *catch-up contributions*), *Company matching contributions*, and investment earnings.

QVEC (Qualified Voluntary Employee Contribution) Account

You may request a withdrawal from your QVEC account at any time. However, the Plan only allows one distribution from your QVEC account per *plan year*.

Hardship Withdrawals

You may request to receive part of your vested **account** balance (excluding amounts in your *post-2011 Company matching contribution account* and earnings in your *pre-tax contribution account*) due to certain financial hardships. You cannot request a hardship withdrawal unless you have exhausted all in-service withdrawals available under the Plan, including loans.

You cannot repay hardship withdrawals.

Permissible Reasons for Hardship Withdrawals

If you have an immediate and heavy financial hardship that cannot be met from other reasonably available sources, you may request a hardship withdrawal for the following reasons:

- Expenses of any accident to, or sickness of, you, your *spouse* or your dependents or expenses needed to provide medical care for you, your spouse or your dependents, provided that those expenses are not reimbursable through employer-provided medical coverage;
- The payment of tuition and related educational fees (including room and board) for the next twelve months of post-secondary education for you, your *spouse*, your children or your dependents;
- Costs directly related to your purchase of your principal residence (excluding mortgage payments);
- Payments necessary to prevent your eviction from your principal residence or foreclosure on your principal residence;
- The payment of burial or funeral expenses for your deceased parent, *spouse*, child or dependent; or
- Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code (determined without regard to whether the loss exceeds 10 percent of your adjusted gross income). These expenses are generally for the repair of damages caused by natural disasters, such as earthquakes, tornadoes, hurricanes or floods.

Amounts Available for Hardship Withdrawal

To find out the amount available to you for a hardship withdrawal, contact Vanguard. You can reach a Vanguard Participant Services Associate or the VOICE™ Network, Vanguard's automated telephone line, at 800.523.1188. You cannot take a hardship withdrawal from your *post-2011 matching contribution account* or from the earnings credited to your *pre-tax contribution account*.

The maximum amount you can receive as a hardship withdrawal is the amount needed to meet the hardship, including any taxes and penalties on the withdrawal. The amount you request for a hardship withdrawal cannot be reasonably available from your other resources. In addition, you cannot request a hardship withdrawal unless you have already obtained all other in-service withdrawals available under the Plan and you have an outstanding loan from the Plan (unless you transfer to a related employer and are not eligible to receive a loan from the Plan, in which case you will not be required to have a loan from the Plan in order to request a hardship withdrawal from the Plan). If any portion of your account is invested in the *Assurant, Inc. Stock Fund*, you will not be eligible to receive a hardship withdrawal unless, at the time of the hardship withdrawal, you have elected to have all dividends from that fund paid to you in cash.

Requesting a Hardship Withdrawal

Before making a hardship withdrawal, you must first exhaust all in-service withdrawals available, including a loan, from the Plan. In addition, you must have on file with Vanguard an election to receive your *Assurant, Inc. Stock Fund* dividends in cash. To elect a cash distribution of dividends, call Vanguard at 800.523.1188 or log on to your account at www.vanguard.com.

Contact Vanguard to request the necessary forms for a hardship withdrawal. These forms must be completed and returned to Global HR Services, along with any required documentation. A Global HR Services representative will determine whether your hardship request is approved based on IRS guidelines and, if it is approved, will advise Vanguard to issue the distribution. Vanguard will mail the check to your home.

Proof of Hardship Required

On your application, you must provide the Global HR Services representative with a full financial disclosure and demonstrate:

- That a financial hardship exists; and
- The dollar amount of the hardship.

In your application, you must certify that the financial need cannot be relieved:

- Through an insurance reimbursement or payment;

- Through reasonable liquidation of your assets;
- By another in-service distribution; or
- By borrowing from a commercial lender on reasonable terms.

Taking a Loan

If your vested **account** balance is \$1,000 or more, you may borrow from your account for any reason and pay yourself back with interest. To take a loan, you must be an active **employee** or on a paid **authorized leave of absence**. You can only have one outstanding loan under the Plan at a time.

Maximum Loan Amount

You may borrow a minimum of \$500, up to a maximum of the lesser of:

- 50 percent of your vested account **balance**; or
- \$50,000, reduced by your highest outstanding loan balance during the preceding 12 months.

Example: Michelle has a vested **account** balance of \$100,000. She takes out a \$15,000 loan on June 1, 2014 and repays it in full by Sept. 1, 2014. If she wants to take another loan before June 1, 2016, her maximum loan amount is \$35,000 (\$50,000 minus \$15,000.)

Interest Rate

The interest rate is 1 percent above the prime rate (as reported by Reuters) in effect when you request the loan.

Term of the Loan

Generally, you may take up to five years to repay the loan. However, if you use the loan to purchase your principal residence, you may take up to 10 years to repay.

Fees

You will pay a one-time origination fee and an annual maintenance fee. Contact Vanguard for the current fee rates.

Directed Investment

When you request a loan, the loan portion of your **account** used to secure your loan will be considered a directed investment of your account, and you will not be able to direct the investment of that portion of your account among the various **investment funds** until

that portion of your account is released as you pay off the loan. The portion of your account used to secure your loan will be withdrawn from your account in the order determined by the *Committee*.

Applying for a Loan

You must contact Vanguard to request a loan. You can reach a Vanguard Participant Services Associate or the VOICE network, Vanguard's automated telephone line, at 800.523.1188. You can also access Vanguard's Web site at www.vanguard.com. Vanguard will determine your eligibility for a loan.

If you are requesting a general purpose loan (one not used for the purchase of your principal residence), you can use Vanguard's Express Loan program. You contact Vanguard using one of the three methods outlined above and apply for the loan at that time. Vanguard will determine your eligibility and process your loan for the lesser of the amount you requested or the current amount available. Vanguard will mail the loan check, Confirmation of Loan Transaction, and Truth-In-Lending Act Disclosure Statement to your home address. By signing the loan check, you agree to the terms of the loan.

If you prefer (or if you are applying for a loan to purchase your principal residence), Vanguard will mail a loan application kit to your home. The kit includes instructions, a loan application form, and a promissory note. The loan application packet will become void 30 business days after the date you request the package. You must complete the application and the promissory note and return them, along with any other required documentation, to Vanguard. Vanguard will process the loan for the lesser of the amount you requested or the current amount available. The check will be sent to your home, along with a repayment schedule.

Repaying Your Loan

If you have an outstanding loan and go on a *leave of absence*, you will receive additional information about repaying your loan.

You can also repay your loan in full at any time (by cashier's check, money order or any other form of repayment authorized by the Plan Administrator).

How Repayments Are Invested

Your repayments are invested in the same manner as your future contributions. For example, if you elected to have 25 percent of your future contributions invested in Fund A and 75 percent invested in Fund B, 25 percent of each of your semi-monthly loan repayments will be allocated to Fund A and 75 percent will be allocated to Fund B.

Defaulting on Your Loan

If you fail to make any payment by its due date, you will have 90 days to make up the missed payment. If you fail to do so, your entire outstanding loan balance will be reported to the IRS as a taxable distribution in the year in which the 90-day period expires. You will receive an IRS Form 1099-R for that year reporting the taxable distribution amount.

If you ***terminate employment*** with an outstanding loan balance, you will have 90 days to pay the outstanding loan balance in full. If you fail to make the full payment within 90 days, your outstanding loan balance will be reported to the IRS as a taxable distribution in the year in which the 90-day period expires. You will receive an IRS Form 1099-R for that year reporting the taxable distribution amount.

If you are an active employee and you default on your loan, you will not be eligible to request any future loans from the Plan.

Leaves of Absence

There are several types of ***leaves of absence***. (See your Employee Handbook for more information about leaves of absence.) The type and the length of a leave of absence will have an impact on how it is handled under the Plan.

Military Leave of Absence

Special provisions may apply if you go on an ***authorized leave of absence*** due to service in the United States armed forces. To be eligible for these special provisions, you must return to work for an ***Employer*** within the period allowed under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Generally, absent special circumstances, if your leave of absence exceeds five years, no special provisions apply and your employment will be terminated after five years. Vanguard will mail a Termination Letter to your home.

Vesting

If you are rehired following a military leave of absence, your ***leave of absence*** while serving in the armed forces will apply toward ***vesting service***.

Contributions

You can continue to contribute to the Plan while you are on a paid ***leave of absence***.

If you are on an unpaid leave, your contributions to the Plan will be suspended during the period of your leave. If you return to work for an ***Employer*** within five years of the start

of your leave, (or later, if required under USERRA) you can make up contributions that were suspended during your period of military service. These "make-up contributions" must be contributed to the Plan within a period of time equal to three times the length of your military service, up to five years. Make-up contributions are subject to the IRS dollar limit and Plan limits in effect for each of the calendar years when contributions were suspended.

The **Employer** will also provide the **Company matching contributions** on your make-up contributions. However, the **Employer** will not provide earnings on your make-up contributions or on the matching contributions.

Contact a Global HR Services representative if you are interested in making up contributions that were suspended during a military leave of absence.

Loan Repayments

If you are on an **authorized leave of absence** due to service in the United States armed forces, you may request that your loan repayments be suspended during the period of your military service, for up to five years. When you return from your leave, your loan will be re-amortized using the original interest rate. The term of the loan will be extended by the period of your military service.

You also have the option to continue your loan repayments. You must send a check each pay period to Payroll Shared Services. Additional information about this process and where to send out the payments will be provided to you.

If you elect to continue your loan repayments and the interest rate on your loan is higher than 6 percent, you can request that the interest rate be reduced to 6 percent. This reduction in the interest rate is only available during the period of your military service, up to five years.

Non-Military Leaves of Absence

Non-military **leaves of absence** include leaves such as disability, Family and Medical Leave Act and personal leaves.

Vesting

You will continue to earn up to 501 **hours of service** toward vesting while you are on a non-military **leave of absence**.

Contributions

You can continue to contribute to the Plan while you are on a paid, non-military **leave of absence**. If you take an unpaid leave, your contributions to the Plan will be suspended during the period of your leave.

Loan Repayments

If you have an outstanding loan and go on a non-military *leave of absence*, you will receive additional information about the loan repayment process and, if applicable, the address where to send the loan payments.

If you fail to make any payment by its due date, you will have 90 days to make up the missed payment. If you fail to do so, your entire outstanding loan balance will be reported to the IRS as a taxable distribution in the year in which the 90-day period expires. At year-end, you will receive an IRS Form 1099-R from Vanguard reporting the taxable distribution amount.

If you are an active employee who defaults on your loan, you will not be eligible to request a future loan.

What Fees And Plan Expenses Apply?

Costs for maintaining the qualified status of the Plan are paid by the Company.

You may be individually charged for services directly related to your Plan account. These fees may be for services such as the administration of a qualified domestic relations order or the processing of a loan or an in-service withdrawal (non-hardship) to you from your account. Any individual fees deducted from your account balance will be shown on your account statement.

You may also be charged investment management fees which vary based upon the investment funds you select. Investment management fees are allocated as a percentage of the assets invested in the particular fund and are deducted from the investment return prior to being allocated to your account. Some funds may be subject to a short-term trading fee. You will find more information on these fees in the prospectus for each investment fund.

A summary of the investment management fees applicable to each fund available for investment under the Plan will be provided to you annually and is available on or by contacting Vanguard at 800.523.1185 any business day from 8:30a.m. to 9:00p.m.

Termination of Employment

Termination of Employment (Including Retirement and Total Disability)

When you *terminate employment*, Vanguard will mail a Termination Letter to your home within approximately 45 days of your termination date. The letter will outline your options.

You (or if applicable, your *beneficiary*) will be entitled to receive your vested *account balance* if you *terminate employment* for any reason (including *retirement*, death or *total disability*).

All distributions to you or your *beneficiary* will be made in a single lump-sum payment. You can elect to receive (1) your entire vested *account* in cash, or (2) the amount of your vested account invested in the *Assurant, Inc. Stock Fund* at the time of the distribution in whole shares of *Company stock* (with any fractional shares being distributed to you in cash) and the remainder of your vested account in cash. Similarly, in the case of death benefits, each of your beneficiaries can elect to receive either (1) his or her entire interest in cash, or (2) the amount of his or her interest invested in the *Assurant, Inc. Stock Fund* at the time of the distribution in whole shares of *Company stock* (with any fractional shares being distributed in cash) and the remainder of his or her interest in cash.

Please refer to the section titled "Taxes" for information on the tax implications of each of your distribution options.

All requests made by 4 p.m., on any business day will take effect that day. Transactions made after 4 p.m., or on weekends or holidays, will be valued at the next business day's closing price.

Account Balance Greater than \$5,000

If your vested *account* balance is greater than \$5,000, you can leave your account in the Plan until you reach age 70½. However, you must receive your balance no later than April 1 of the calendar year following the year in which you reach age 70½. Following your *termination of employment*, you will be able to make changes in the way your account is invested, but you will not be able to contribute additional monies to the Plan or request a loan, hardship, or a partial withdrawal of your account.

If you want to receive your distribution prior to age 70½, you must request it by logging into your account at www.vanguard.com or speaking with a Vanguard associate at 800.523.1188 any business day from 8:30 a.m. to 9:00 p.m.

Account Balance of \$1,000 or Less

If your vested *account* balance is \$1,000 or less and Vanguard receives your completed election within the time period specified in the Termination Letter, then your request will be processed accordingly.

If your vested *account* balance is \$1,000 or less and Vanguard does not receive your completed election within the time period specified in the Termination Letter, , your benefit will automatically be distributed to you as a lump sum cash distribution as soon as administratively feasible thereafter.

Account Balance of More than \$1,000 but Not More than \$5,000

If your vested *account* balance is more than \$1,000 but not more than \$5,000 and Vanguard receives your completed election within the time period specified in the Termination Letter , then your request will be processed accordingly.

If your vested *account* balance is more than \$1,000 but not more than \$5,000 and Vanguard does not receive your completed election within the time period specified in the Termination Letter , your benefit will automatically be rolled over to an individual retirement account (IRA) with the Vanguard Group as soon as administratively feasible.

The IRA established at Vanguard on your behalf will automatically be invested in the Vanguard Prime Money Market Fund, which is a fund designed to preserve principal and provide a reasonable rate of return consistent with liquidity.

You will be responsible for paying any fees charged by Vanguard with respect to your IRA. Currently, Vanguard charges an annual fee for each mutual fund in which your IRA is invested if the amount you have invested with Vanguard in that mutual fund is \$5,000 or less. For more information on the annual fees, please contact Vanguard.

For additional information on the Plan's automatic rollover rules, the IRA provider (Vanguard), Vanguard IRAs, or the fees and expenses associated with a Vanguard IRA, please call Vanguard at 800.523.1188 any business day from 8:30 a.m. to 9:00 p.m. or write to Vanguard at the following address:

Vanguard Institutional Participant Services
P.O. Box 2900
Valley Forge, PA 19482-2900

Outstanding Loan Balance

If you ***terminate employment*** with an outstanding loan balance, you will have 90 days to pay the outstanding loan balance in full. If you fail to make the full payment within 90 days, your outstanding loan balance will be reported to the IRS as a taxable distribution in the year in which the 90-day period expires. At year-end, you will receive an IRS Form 1099-R reporting the taxable distribution amount. If you terminate employment as a result of Assurant's divestiture of the entity for which you work, you may be able to rollover your outstanding loan balance.

Death

If you die, a HR Global HR Services representative will contact your ***beneficiary*** regarding the distribution of your ***account*** balance. Your account balance must be distributed to your beneficiary within 90 days after your death unless the particular facts and circumstances require a longer waiting period.

If you die while you are an active employee, your ***account*** will automatically become 100 percent vested (if it is not already 100 percent vested) and your ***beneficiary*** will be entitled to your entire account balance.

Determining Benefits for Rehires

The determining benefits for rehires section include the following topics:

- Pre-Tax Contributions
- Company Matching Contributions
- After-Tax Contributions
- Vesting
- Forfeitures

Pre-Tax Contributions

If you are rehired after Dec. 31, 2011, special rules will apply to your automatic enrollment depending on (i) whether you were gone for 24 months or more prior to being rehired, and (ii) the type of election in effect on your prior termination date. Please refer to the chart below for those special rules.

Election in Effect on your Termination Date	Rehired Within Less Than 24 Months	Rehired After 24 Months or More
You were automatically enrolled and did not elect to opt out of the automatic annual increase program.	You will be automatically enrolled at the rate in effect at termination, plus any annual increases that would have occurred during your absence, unless you elect otherwise.	You will be automatically enrolled at 3%, unless you elect otherwise.
You were automatically enrolled and had elected to opt out of the automatic increase program.	You will be automatically enrolled at the rate in effect at termination, with no annual increases, unless you elect otherwise.	You will be automatically enrolled at 3%, unless you elect otherwise.
You actively enrolled or changed your pre-tax contribution percentage after being automatically enrolled (also called an affirmative election).	You will be automatically enrolled at 3%, unless you elect otherwise.	You will be automatically enrolled at 3%, unless you elect otherwise.

Please note that if your *pre-tax contributions* and/or *catch-up contributions* are suspended because you are no longer an *eligible employee*, the special rules described above will also apply to you. In order to determine how they apply, substitute your suspension date for the termination date and the day you return to eligible employee status for the rehire date.

If your *pre-tax contributions* and/or *catch-up contributions* are suspended because you take an *authorized leave of absence* without pay, your pre-tax contribution and/or catch-up contributions will be reinstated once you begin receiving *eligible pay* again.

Company Matching Contributions

You will be eligible to receive *Company matching contributions* on the *pre-tax contributions* and/or *catch-up contributions* you make after you are rehired.

After-tax Contributions

Your *after-tax contributions* will stop when you cease to be an *eligible employee* for any reason, including a *termination of employment*. If you subsequently become an eligible employee again, your prior election with regard to after-tax contributions will not be reinstated.

If your *after-tax contributions* are suspended because you take an *authorized leave of absence* without pay, your after-tax contributions will not be reinstated once you begin receiving *eligible pay* again.

Vesting

If you are rehired before you incur a *break in service*, your prior years of *vesting service* will be counted as vesting service for purposes of determining your vested status in your *pre-2012 Company matching contribution account* and your *post-2011 Company matching contribution account*. If you are rehired after you incur a break in service, your prior years of vesting service will be counted for purposes of determining the vested amount in your pre-2012 matching contribution account and your post-2011 matching contribution account as of the date you *terminated employment*, but your years of vesting service earned after your rehire will not be counted for purposes of determining the vested amount in the portions of the sub-accounts attributable to *Company matching contributions* (and the earnings and losses on those contributions) made before you terminated employment.

Forfeitures

If you are not fully vested in your *pre-2012 Company matching contribution account* and/or your *post-2011 Company matching contribution account* when you *terminate* employment on or after Jan. 1, 2006, you will forfeit the non-vested portion(s) of those sub-account(s) when you receive a distribution of your total vested *account* under the Plan or, if earlier, when you incur a *break-in-service*.

If the non-vested portion(s) of your *pre-2012 Company matching contribution account* and/or your *post-2011 Company matching contribution account* were forfeited when you incurred a *break in service*, then that non-vested amount(s) will not be restored when you are rehired. However, if the non-vested portion(s) of your pre-2012 matching

contribution account and/or your post-2011 Company matching contribution account were forfeited when you received a distribution of your total vested ***account*** under the Plan and you are rehired before you incur a break in service following the distribution, then the non-vested portion(s) of your pre-2012 Company matching contribution account and/or your post-2011 Company matching contribution account will be restored when you are rehired.

Any forfeitures under the Plan will be applied first to restore previously forfeited amounts of rehired ***participants*** (as described in the preceding paragraph). Any remaining forfeitures will be applied, at the discretion of the ***Committee***, either to pay for administrative expenses of the Plan or to fund the ***Company matching contributions*** under the Plan.

Taxes

The Taxes section includes the following topics:

- Tax Advice
- Individual Tax Credit for 401(k) Contributions
- Taxes on Distributions
 - Hardship Withdrawals
 - In-service Withdrawals
 - Rollovers
 - Automatic Distribution

Tax Advice

These points are meant only as guidelines, not tax advice. Tax laws are complex and continually changing. You may wish to speak with a tax advisor about your individual situation.

Individual Tax Credit for 401(k) Contributions

You may be able to take a credit of up to \$2,000 (up to \$4,000, if filing jointly) if you make eligible contributions to a qualified IRA, 401(k) or certain other retirement plans.*

The Retirement Savings Contributions Credit applies to individuals with incomes up to \$30,000, or incomes of \$45,000 for heads of households, and incomes of \$60,000 for married couples, filing jointly. You must also be at least age 18 years of age, not a full-time student, and not claimed as a dependent on another person's return to be eligible for the credit.

When figuring this credit, you must subtract the amount of distributions you have received from your retirement plans from the contributions you have made. This rule applies for distributions starting two years before the year the credit is claimed and ending with the filing deadline for that tax return. The subtraction rule does not apply to distributions which are rolled over into another plan or to withdrawals or excess contributions.

* Eligible retirement plans include 401(k) plans, 403(b) annuities, 457 plans, SIMPLE and SEP plans, IRAs, and qualified retirement plans that permit voluntary employee contributions.

Taxes on Distributions

When you or your *beneficiary* receives a distribution from your *account*, you may have to pay income taxes on the distribution. In some cases, state and local taxes will also be due.

Except for hardship withdrawals (which are discussed separately below), cash or stock distributions of your ***pre-tax contributions*** (including ***catch-up contributions***), ***matching contributions*** and earnings on all your contributions are subject to mandatory 20 percent federal tax withholding at the time of the distribution unless you elect to roll such amounts over directly to an IRA or an eligible employer plan. Depending on your income tax bracket, you may owe even more in taxes when you file your income tax return. Also, you may have to pay an additional 10 percent excise tax if you receive a distribution before age 59½.

Your ***after-tax contributions*** are not subject to 20 percent mandatory withholding or to income tax when you receive them.

After you ***terminate employment***, you will receive more information about withholding and the possible tax consequences of a distribution from the Plan.

Hardship Withdrawals

Taxable amounts you receive in a hardship withdrawal are subject to regular federal income tax and, if you make a withdrawal before age 59½, your withdrawal may also be subject to a 10 percent excise tax. A hardship withdrawal will be subject to the 10 percent nonperiodic federal income tax withholding rate unless you elect out of withholding. Your withdrawal request may include the amount needed to cover these taxes plus the financial hardship. You may wish to consult your tax advisor for more information.

Hardship withdrawals cannot be rolled over into an eligible employer plan or an IRA.

In-Service Withdrawals

In-service withdrawals at age 59½ are subject to the 20 percent withholding for federal income tax and other applicable federal, state, and local income taxes. However, they are not subject to the 10 percent excise tax penalty for early withdrawal.

You may roll over your distribution directly to an eligible employer plan or an IRA by contacting Vanguard.

Rollovers

With the exception of a hardship withdrawal or a required minimum distribution you receive after reaching age 70½, you can continue to defer taxes on a distribution if you choose to have it rolled over into an Individual Retirement Account (IRA) or an eligible employer plan. In order to be eligible for rollover, the distribution must be greater than \$200. You will not owe tax until you take the money out of the IRA or eligible employer plan.

In the event of your death, if your surviving ***spouse*** is your ***beneficiary***, he or she may choose to roll over the distribution to an IRA or an eligible employer plan as described in

the preceding paragraph. If your beneficiary is someone other than your spouse, your beneficiary can elect to have the distribution transferred directly to an IRA established for the purpose of receiving such death benefits.

Automatic Distribution

If you *terminate employment*, your vested *account* balance is \$1,000 or less, and Vanguard does not receive your completed election within the time period specified in the Termination Letter from Vanguard, your benefit will automatically be distributed to you as a lump sum cash distribution as soon as administratively feasible thereafter. That distribution will be subject to the 20 percent withholding for federal income tax and other applicable federal, state and local income taxes and may be subject to a 10 percent excise tax penalty for early withdrawal.

Plan Administration

This section contains important information about the administration and funding of the Plan, as well as your rights and protections as a Plan *participant*. While you may not need this information on a daily basis, it is important to understand your rights under the Plan and the procedures you will need to follow when certain situations arise.

Administrative Information at a Glance

Plan Name:	Assurant 401(k) Plan
Plan Identification Number:	002
Plan Sponsor:	Assurant, Inc. 28 Liberty Street , 41st Floor New York, NY 10005 212.859.7000
Employer Identification Number (Assigned by the Internal Revenue Service to Assurant, Inc.):	39-1126612
Type Of Plan:	Participant-directed defined contribution plan with 401(k) and ESOP features
Plan Administrator:	Assurant, Inc. Benefit Plans Committee Assurant, Inc. 28 Liberty Street, 41st Floor New York, NY 10005 212. 859.7000
Trustee:	Vanguard Fiduciary Trust Company P.O. Box 2900 Valley Forge, PA 19482 800. 523.1188
Legal Process:	Legal process can be served on the Plan Administrator
Plan Funded By:	Participant contributions and Employer contributions
Plan Year	January 1 - December 31

Assignment of Benefits

Your *account* in the Plan cannot be assigned, sold, transferred, garnished or pledged as collateral. In addition, a creditor cannot attach your account in the Plan as a means of collecting a debt owed by you.

Exceptions exist, however, to satisfy a federal tax levy or pursuant to the terms of a *Qualified Domestic Relations Order (QDRO)* issued by a state court. A QDRO requires

that your benefits be paid to someone other than you or your named **beneficiary** in connection with child support, alimony payment or marital property rights.

The **Plan Administrator** determines whether a domestic relations order is a **QDRO**. To facilitate the process, the Plan Administrator will provide you and your potential alternate payee with a copy of the Plan's QDRO procedures and a model domestic relations order without charge.

The **Company** encourages parties to submit a draft domestic relations order (an order not yet signed by the judge) to the **Plan Administrator** so that any deficiencies or defects in the order can be corrected before it is submitted to the court.

Once the **Plan Administrator** has determined that the domestic relations order is a **QDRO**, your **account** will be split as soon as administratively feasible according to the terms of the QDRO.

Information Provided by the Committee upon Request

The following information will be provided to you if you request it from the Assurant, Inc. Benefit Plans Committee (the "**Committee**") or Vanguard:

- A description of the annual operating expenses of each fund;
- Any legally required disclosures under ERISA or the Internal Revenue Code;
- The percentage of the net assets of each fund that those expenses represent; and
- Any materials received by the Plan that you have not yet been given relating to the funds.

Claims Procedure

Filing a Claim

If you (or your **beneficiary**) believe that you are entitled to Plan benefits that you are not receiving, you may file a written claim with the **Committee**.

Response to Your Claim

In the usual course, you will receive a response to your claim from the *Committee* within 90 days after your claim is submitted. However, if special circumstances require an extension of time for processing, the Committee may extend this period for up to an additional 90 days. If the Committee does so, it will notify you of the extension prior to the expiration of the initial 90-day period.

Claim Denial

If all or part of your claim is denied, you will receive written notification explaining the reasons for the denial (and the related Plan provisions), information about additional material you can submit to substantiate your claim, as well as information about the Plan's appeal procedure.

Appealing a Denied Claim

If your claim is denied and you want to appeal, you must file your appeal with the *Committee* within 60 days of the date of the denial notice. Your appeal should include any additional information supporting your claim that you want the Committee to consider.

In the usual course, the *Committee* will review its determination and the reasons for its denial and notify you of its final decision within 60 days of the date it receives your request for further review. However, if special circumstances require an extension of time for processing, the Committee may extend this period for up to an additional 60 days. If the Committee does so, it will notify you of the extension prior to the expiration of the initial 60-day period.

Limitation on Actions

Any suit for benefits must be brought within one year after the date the *Committee* has made a final denial of a claim for benefits.

In addition, any suit for benefits must be brought within two years after the date on which:

- The payment was made, in the case of any lump-sum payment;
- The first payment in the series of payments was made, in the case of an annuity payment or installment payment; or
- The action complained of occurred, for all other claims.

Future of the Plan

Although the *Company* intends to continue the Plan indefinitely, the Company reserves the right to change or terminate the Plan at any time.

However, the Plan cannot be amended to deprive you of any benefits to which you are entitled at the time of the amendment. If the *Company* terminates the Plan, all affected *participants* will become 100 percent vested in their *accounts* under the Plan (to the extent they are not already 100 percent vested in their accounts).

Inability to Receive Payment

If a Plan benefit is payable to a minor or to a person incapable of making decisions, the payment will be made for the benefit of that person in one of the following ways (chosen by the *Committee*):

- By payment to the person's legal representative;
- By payment directly to the person; or
- As direct payment to cover bills incurred by the person for the benefit of the person.

Plan Documents

In preparing this document, every effort has been made to provide a clear, concise description of your benefits, and to avoid contract language and legal terms wherever possible. Our goal is to present a simplified overview of essential information about the Plan in words that will not obscure meaning or likely be misunderstood.

A complete description of the Plan is set forth in the various legal documents governing the Plan. These documents include the official Plan document and the *Trust Agreement*. Should any question arise about your benefits, the formal language of these documents (and not the informal wording of the summary contained in this guide) will govern in all cases.

Plan Interpretation

The *Committee* has full and discretionary authority to construe the terms of the Plan and to administer the Plan, including but not limited to, the power to determine eligibility for benefits and the amount of benefits.

Reporting Address Changes

Active employees can update their addresses via EPIC. Terminated employees must notify Global HR Services in writing with their address changes. This will allow you to continue receiving Plan information.

Your Rights under ERISA

As a *participant* in the Plan, you have certain rights and protections under **ERISA**. ERISA provides that all Plan participants are entitled to:

Receive Information about Your Plan and Benefits

Examine, without charge, at the **Plan Administrator's** office and at other specified locations such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefit Security Administration.

Obtain, upon written request to the **Plan Administrator**, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The **Plan Administrator** is required by law to furnish each *participant* with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan *participants*, **ERISA** imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and *beneficiaries*. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit under the Plan is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

Under **ERISA**, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the **Plan Administrator** to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees. For example, this may happen if the court finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the Plan, contact Global HR Services. If you have any questions about your rights under **ERISA** or if you need assistance in obtaining documents from the **Plan Administrator**, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Glossary

Certain terms are used throughout this summary. Unless the context indicates otherwise, the following terms have the meanings listed in this section.

ACCOUNT – The account maintained on your behalf under the Plan containing the total amount of pre-tax contributions, after-tax contributions, Company matching contributions, rollover contributions (if any) together with the earnings and losses on those contributions, reduced by any withdrawals you make from the Plan. Your account may be composed of a number of sub-accounts.

AFFILIATE – The *Company* and (i) any corporation that is a member of a controlled group of corporations that includes the Company, (ii) any trade or business that is under common control with the Company, and (iii) any organization that is a member of an affiliated service group with the Company.

AFTER-TAX CONTRIBUTIONS - The contributions you make to the Plan by payroll deduction after your pay has been taxed.

AFTER-TAX CONTRIBUTION ACCOUNT - The portion of your *account* containing your *after-tax contributions*, and the earnings or losses on those contributions.

ASSURANT, INC. STOCK FUND - An investment fund offered under the Plan that invests primarily in *Company stock*. The fund uses unit accounting for record keeping purposes. This means that the Assurant, Inc. Stock Fund is divided into fund units rather than shares of stock. The fund itself consists of Company stock and a small cash holding invested in a money market investment. This cash position gives the fund enough liquidity to make daily transactions without waiting the three days usually required to settle a stock trade.

AUTHORIZED LEAVE OF ABSENCE - Any temporary layoff or absence authorized by the *Employer's* personnel practices, as long as you return within the period of authorized absence. An absence due to service in the Armed Forces of the United States will be considered an Authorized Leave of Absence to the extent required by federal law.

BENEFICIARY - The individual or entity you designate to receive your distribution if you die.

If you are married, your *spouse* will be your beneficiary unless you designate another beneficiary in writing, with your spouse's written, notarized consent.

If you are married and either you fail to make a beneficiary designation or your designated beneficiary dies before you do, all of the benefits payable from this Plan upon death will be paid to your *spouse*. If your spouse does not survive you, the benefits will be paid in equal shares to your surviving children. If none of your children survive you,

your parents will receive the benefit in equal shares. If neither of your parents survives you, the benefits will be paid to your estate.

If you are single and either you fail to make a beneficiary designation or your designated beneficiary dies before you do, all of the benefits payable from this Plan upon your death will be paid in equal shares to your surviving children. If none of your children survives you, your parents will receive the benefit in equal shares. If neither of your parents survives you, the benefits will be paid to your estate.

Your beneficiary designation will be void if you revoke it or if you marry (if you are single) or you marry someone else (if you are married at the time of the beneficiary designation). It can also be voided if it conflicts with the terms of a *qualified domestic relations order*.

BREAK IN SERVICE - Five consecutive one-year breaks in service. A one-year break in service is any *plan year* during which you are credited with fewer than 501 *hours of service*. Time spent on an *authorized leave of absence* will not count for purposes of determining whether you have a break in service as long as you resume *employment* immediately after your leave of absence ends.

CATCH-UP CONTRIBUTIONS - Contributions you can make to the Plan on a pre-tax basis by payroll deduction in excess of the annual IRS pre-tax limit (\$18,000 in 2016) if you are age 50 or older by the last day of the *plan year*. The maximum amount of catch-up contributions you can make for 2016 is \$6,000.

COMMITTEE - The Assurant, Inc. Benefit Plans Committee that administers the Plan. This term is interchangeable with the *Plan Administrator*.

COMPANY - Assurant, Inc. (also known as Fortis, Inc. prior to February 4, 2004) and its successors and assigns that adopt the Plan.

COMPANY MATCHING CONTRIBUTIONS – Contributions made by your Employer that match a certain portion of your *pre-tax contributions* and/or your *catch-up contributions* under the Plan.

COMPANY STOCK - The common stock of the Company (NYSE symbol AIZ).

DIVIDEND ACCOUNT - The portion of your Plan account that contains dividends you elected to have reinvested in the *Assurant, Inc. Stock Fund*, and the earnings and losses on those dividends.

EARLY RETIREMENT DATE - The date on which you have both attained age 55 and completed at least ten (10) years of *vesting service*.

ELIGIBLE EMPLOYEE – Any *employee* of an *Employer* who is not:

- Covered by a collective bargaining agreement, unless the agreement provides for Plan participation;
- A non-citizen of the United States who is covered under a retirement plan maintained by a foreign *affiliate* that includes an employee contribution feature;
- A *leased employee*;
- Classified by an Employer as an independent insurance agent;
- Classified by an Employer as a temporary employee in a position with a duration of 12 or fewer months;
- Working for an affiliate in Puerto Rico;
- Classified by an Employer as an independent contractor with the individual's consent; or
- Working for an entity specifically excluded from the Plan.

ELIGIBLE PAY – Your gross annual earnings reported on Form W-2, Box 1, plus any amounts you contribute on a pre-tax basis toward the cost of any *Company*-provided health and welfare benefits and any contributions you make on a pre-tax basis to the Company's qualified transportation fringe benefit plan, to the Dependent Care Reimbursement Account or to this Plan. Your *eligible pay* does not include (i) reimbursements or other expense allowances, (ii) fringe benefits (both cash and noncash); (iii) moving expenses, (iii) deferred compensation, and (v) welfare benefits. Your eligible pay will be limited to the period during which you were an *eligible employee*.

By law, for any *plan year*, the Plan cannot take into account any eligible pay in excess of the IRS limit for the plan year. This IRS limit, which is \$265,000 for 2016, will be adjusted from time to time for increases in the cost of living.

EMPLOYEE - Any person who is considered to be a common-law employee of the Company or any other Affiliate.

EMPLOYER - Assurant, Inc. and any *affiliate* that has adopted or is deemed to have adopted this Plan on behalf of its *eligible employees*.

EMPLOYMENT - Active service of an *employee* with the Company or any other affiliate. If you were employed by a company before it became an affiliate, your service with that company will be counted as employment only to the extent provided for in the Plan.

ERISA - The Employee Retirement Income Security Act of 1974, as amended. This law entitles you, as a *participant* in the Plan, to certain rights and protections and imposes specific obligations on the individuals who administer the Plan.

FUND or TRUST FUND - The money and other properties held and administered by the *Trustee* in accordance with the Plan and the *Trust Agreement*.

HOURLY OF SERVICE - You are credited with an Hour of Service:

- For each hour for which you are paid or entitled to payment for your service with an *affiliate*.
- For each hour for which you are paid, or entitled to payment, by an affiliate for the time when no service is performed due to vacation, holiday, illness, incapacity, layoff, jury duty, military duty or *authorized leave of absence*. No more than 501 hours of service will be credited for any single continuous period of non-working time and no hours will be credited for any severance period after you incur a *termination of employment*. However, if you incur a *total disability* while employed by an affiliate, you will be credited with 95 hours of service for each semi-monthly period prior to the date on which you terminate employment due to your total disability.
- For each hour for which back pay is either awarded or agreed to by an affiliate.
- Only for the purpose of determining whether you have a one-year break in service (as described in the definition of *break in service* above), if you are absent from work because of your pregnancy, the birth of your child, the placement of a child with you for adoption, or your caring for your newly born or newly adopted child, you will be credited with 95 hours of service for each semi-monthly period during your absence, for a total of up to 501 hours of service. These hours of service will be credited during the *plan year* in which the *leave of absence* begins if necessary to prevent a one-year break in service during that year. If not, these hours of service will be credited in the immediately following plan year if necessary to prevent a one-year break in service during that year.
- In general, you will be credited with 95 hours of service for each semi-monthly period in which you would be credited with an hour of service. However, this method of computing your hours of service will not be used (i) for your hours of service prior to Jan.1, 2008 if you were compensated on an hourly basis at that time or (ii) if you are an *employee* whose hours of service are required to be counted or recorded by any federal law, such as the Fair Labor Standards Act.

The same hour of service will only be counted once under any of the "bullets" above.

INVESTMENT FUNDS - The investment funds offered under the Plan, which are distinguished by their investment objectives.

LEASED EMPLOYEE - Any person (other than an common law *employee* of the *Employer*) who, according to an agreement between the Employer and any other person (such as leasing organization), has performed services for the Employer on a substantially full-time basis for a period of at least one year, and such services are performed under primary direction of or control by the Employer.

LEAVE OF ABSENCE - See *AUTHORIZED LEAVE OF ABSENCE*.

NORMAL RETIREMENT DATE - The later of (a) the date you attain your 65th birthday or (b) the earlier of the date you complete two years of *vesting service* or the fifth anniversary of the date that you commenced participation in the Plan.

PARTICIPANT - An *employee* who becomes eligible to participate in the Plan and who has not incurred a *termination of employment*.

PLAN ADMINISTRATOR - The Assurant, Inc. Benefit Plans Committee established to administer the Plan. This term is interchangeable with the *Committee*.

PLAN YEAR - The calendar year.

POST-2011 COMPANY MATCHING CONTRIBUTION ACCOUNT - The portion of your *account* containing the *matching contributions* (including true-up matching contributions) made to the Plan on your behalf for the 2012 *plan year* and subsequent plan years, and the earnings or losses on those contributions.

PRE-2012 COMPANY MATCHING CONTRIBUTION ACCOUNT - The portion of your *account* containing the *matching contributions* made to the Plan on your behalf for *plan years* prior to 2012, and the earnings or losses on those contributions.

PRE-TAX CONTRIBUTIONS - The contributions you make to the Plan by payroll deduction before your *eligible pay* has been taxed.

PRE-TAX CONTRIBUTION ACCOUNT - The portion of your *account* containing your *pre-tax contributions*, and the earnings or losses on those contributions.

QUALIFIED DOMESTIC RELATIONS ORDER (QDRO) - A judgment, decree or order that creates or recognizes the existence of an alternate payee's right to receive all or a portion of a *participant's* benefits under the Plan.

RETIREMENT- The date on which you *terminate employment* after reaching your *early* or *normal retirement date*.

ROLLOVER CONTRIBUTION - Amounts you transfer to your Plan *account* from a previous employer's eligible employer plan or from an IRA.

ROLLOVER CONTRIBUTION ACCOUNT- The portion of your *account* containing your *rollover contributions*, and the earnings and losses on those contributions.

SPOUSE – The person to whom you are married (in a civil or religious ceremony recognized under the laws of the state where the marriage occurred) immediately before the date you are paid your benefits from the Plan. If you die before you are paid your benefits from the Plan, your spouse is the person to whom you were married (as defined in the preceding sentence) on the date you die.

TERMINATION OF EMPLOYMENT or TERMINATE EMPLOYMENT - Your voluntary resignation or discharge from *employment* with all *affiliates*, your death while employed by an affiliate, or, if you incur *total disability*, the first anniversary of the date you are first absent from work (i) on account of a disability and receiving benefits under

an *Employer's* salary continuation or short-term disability plan or (ii) on account of total disability.

TOTAL DISABILITY - Disability as determined by the *Company's* long term disability insurance carrier.

TRUST or TRUST AGREEMENT- The separate trust agreement (and amendments) entered into between the *Company* and the *Trustee* that governs the creation of the *Fund*.

TRUSTEE - The persons or entity acting as Trustee under the *Trust Agreement*. The current Trustee is Vanguard Fiduciary Trust Company.

VESTING SERVICE - The service used to determine your non-forfeitable right to your *pre-2012 matching contribution account* and *your post-2011 matching contribution account*. You are credited with a year of vesting service for each *plan year* during which you complete 1,000 or more *hours of service*.

Appendix

If you were an employee of one of these companies prior to their acquisition by the Company, different rules may apply to the balance of your account as of the acquisition date. Rules that differ are listed in this section.

- Administrative Services, Inc.;
- American Bankers Insurance Group, Inc.;
- American Memorial Life Insurance Company;
- BroadTech, Inc.;
- Certain employees of The Travelers Companies, Inc.;
- Certain employees of Corvisa Services, LLC;
- CORE, Inc.;
- Dental Health Alliance;
- eMortgage Logic, LLC;
- Field Asset Service, LLC;
- Fortis, Inc. Employees' Uniform Profit Sharing Plan;
- GE Warranty Management Group;
- Insureco Incorporated;
- John Alden Life Insurance Company and its Affiliates;
- Mayflower National Life Insurance Company;
- MS Diversified Corporation;
- Mutual Benefit Life Insurance Company;
- PAS Financial Group, Inc.;
- Protective Life Corporation;
- Retail Powersports Management Group, Inc. and Lemco Software Group, LLC;
- Safeco Financial Institution Solutions, Inc.;
- Signal Holdings, LLC;
- Solidify Software, LLC;
- StreetLinks, LLC;
- UDC Dental California, d/b/a United Dental Care of California, Inc.; and
- Zurich American Insurance Company, American Zurich Insurance Company, American Guarantee & Liability Insurance Company, Zurich Warranty Solutions, Inc., General Electric Company, GE Warranty Management, Inc. or GE-Zurich Warranty Management, Inc.

Administrative Systems, Inc.

Background

On June 16, 2009, the Company purchased certain assets of Administrative Systems, Inc. ("ASI").

Past Service Credit

If you were employed by ASI immediately prior to June 16, 2009 and you became an *employee* of an *Employer* effective as of June 16, 2009, then your service with ASI prior to June 16, 2009 was treated as though it were service with an Employer for purposes of eligibility service and *vesting service* under the Plan.

Alternatively, if you were employed by ASI on Sept. 13, 2009 and you became an *employee* of an *Employer* on Sept. 14, 2009, then your service with ASI prior to on Sept. 14, 2009 was treated as though it were service with an Employer for purposes of eligibility service and *vesting service* under the Plan.

American Bankers Insurance Group, Inc.

The Company acquired American Bankers Insurance Group, Inc. ("ABIG") on August 18, 1999. ABIG and its affiliates had maintained the American Bankers Insurance Group, Inc. 401(k) and Employee Stock Ownership Plan (the "ABIG Plan") for its eligible employees. The ABIG Plan was merged into the Plan on Dec. 31, 2000.

Eligibility and Vesting Service

Your eligibility service and vesting service with ABIG and its affiliates immediately before August 18, 1999 are taken into account as eligibility service and *vesting service* under the Plan.

ABIG Accounts

Following the merger, your account balance under the ABIG Plan ("ABIG Account") is accounted for separately under this Plan.

Loans from your ABIG Account

If your ABIG Account included a loan under the ABIG Plan, that loan will remain in force as long as you have completed any documentation the *Committee* requires.

Vesting

You are vested in your ABIG Account in the same percentage as you were vested in that account under the ABIG Plan immediately preceding the merger. You also become fully vested in your ABIG Account upon reaching age 65 while employed by an Employer.

American Memorial Life Insurance Company

On July 26, 2000, United Family Life Insurance Company, a wholly-owned subsidiary of the Company, acquired all of the outstanding capital stock of American Memorial Life Insurance Company (AMLIC). AMLIC adopted the Plan effective October 1, 2000.

Eligibility and Vesting Service

If you are an *employee* working for AMLIC, you received past service credit for eligibility and vesting purposes for your service with AMLIC immediately before October 1, 2000 as long as you were an active employee on that date.

BroadTech, Inc.

On August 18, 2014, the Company purchased all of the outstanding shares of capital stock of BroadTech, Inc. The Company determined that BroadTech can adopt this Plan on behalf of its Eligible Employees effective January 1, 2015.

Past Service Credit

For purposes of the Plan, if you were employed by BroadTech, Inc. immediately prior to August 18, 2014 and remained employed by BroadTech after August 18, 2014, then your service with BroadTech, Inc. prior to August 18, 2014 will be treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Certain Travelers employees

On August 6, 2013, the Company entered into a renewal rights purchase agreement with The Standard Fire Insurance Company through which the Company acquired the services of four employees (“Travelers Employees”) who had previously been employed by The Travelers Companies, Inc. (“Travelers”).

Past Service Credit

For purposes of the Plan, if you were employed by Travelers immediately prior to the August 6, 2013 and you became an Employee of the Employer on or after August 6, 2013 as a result of the acquisition, then your service with Travelers prior to the August 6, 2013 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Certain Corvisa Services, LLC employees

On April 16, 2014, the Company purchased all of the equity interests in StreetLinks, LLC. In connection with this purchase, the Company acquired certain employees of Corvisa Services, LLC effective as of October 1, 2014. StreetLink's employees and certain employees of Corvisa shall be entitled to participate in the Plan starting October 1, 2014.

Past Service Credit

For purposes of this Plan, if you were one of the employees of Corvisa Services, LLC and employed by Corvisa Services, LLC immediately prior to October 1, 2014 and you remained employed by Corvisa after October 1, 2014, then your service with Corvisa Services, LLC prior to October 1, 2014 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Roth Contributions

If your account under the Novation Plan included Roth 401(k) contributions, such Roth 401(k) contributions will be transferred to a Roth 401(k) contribution sub-account maintained as part of the Corvisa Participant's Account under this Plan. No further Roth 401(k) contributions shall be permitted under the Plan after such transfer.

Converge Services Group, LLC.

On June 21, 2011, Insureco Agency & Insurance Services, Inc., a subsidiary of the Company, acquired certain assets and employees from Converge Services Group, LLC ("CSG").

Past Service Credit

If you were employed by CSG immediately prior to June 21, 2011 and you became an Employee of Insureco Agency & Insurance Services, Inc. on or after June 21, 2011 as a result of the acquisition, then your service with CSG prior to June 21, 2011 was treated as though it were service with an **Employer** for purposes of eligibility service and **vesting service** under the Plan. If you were employed by CSG prior to June 21, 2011, you were on short-term disability, long-term disability or other similar extended leave on June 20, 2011, and you returned to active employment within three months after June 21, 2011 and accepted an offer of employment from Insureco Agency & Insurance Services, Inc. or another Employer to become an **employee**, then your service with CSG prior to your hire by Insureco Agency & Insurance Services, Inc. or the other Employer was treated as though it were service with an Employer for purposes of eligibility service and **vesting service** under the Plan.

CORE, Inc.

The Company acquired CORE, INC. including its wholly owned subsidiary, Disability Reinsurance Management Services, Inc. (together known as CORE) on July 12, 2001. CORE adopted the Plan effective Jan. 1, 2002.

Eligibility and Vesting Service

If you are an *employee* of CORE, you received past service credit for eligibility and vesting purposes for service with CORE immediately before Jan. 1, 2002 as long as you were an active employee on that date.

Dental Health Alliance, LLC

Fortis Benefits Insurance Company (FBIC) acquired Dental Health Alliance, LLC (DHA) on February 20, 1997. As of that date, DHA adopted the Plan on behalf of its eligible employees.

Some DHA employees previously participated in the American Dental Examiners 401(k) Retirement Plan (the "ADE Plan"). The accounts of those employees under the ADE Plan were transferred to Plan.

Eligibility and Vesting Service

Your service with DHA immediately prior to February 20, 1997 is taken into account as eligibility service and *vesting service* under this Plan as long as you were an active *employee* on that date. GE Warranty Management Group

On Sept. 27, 2008, the company purchased certain assets of GE Warranty Management Group.

Eligibility and Vesting Service

Your eligibility service and vesting service with GE Warranty Management Group immediately prior to Sept. 27, 2008 are taken into account as eligibility service and *vesting service* under this Plan as long as you were an active employee on that date.

eMortgage Logic, LLC

On September 3, 2014, the Company acquired all of the outstanding membership interests of eMortgage Logic, LLC. Prior to September 3, 2014, eMortgage participated in the Hartford Affiliated Employers Retirement Savings Plan FBO eMortgage Logic, LLC. The Company has determined that eMortgage can adopt this Plan on behalf of its Eligible employees effective as of January 1, 2015.

Past Service Credit

For purposes of the Plan, if you were employed by eMortgage Logic, LLC immediately prior to September 3, 2014 and you remained employed by eMortgage after September 3, 2014, then your service with eMortgage Logic, LLC prior to September 3, 2014 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Special Rollover Provision

If you had a loan outstanding under the eMortgage Plan on September 3, 2014, you were permitted to directly roll over the promissory note evidencing such loan (together with the remainder of your account in the eMortgage Plan) from the eMortgage Plan to this Plan.

Roth Contributions

If your account under the eMortgage Plan included Roth 401(k) contributions, such Roth 401(k) contributions will be transferred to a Roth 401(k) contribution sub-account maintained as part of the eMortgage Participant's Account under this Plan. No further Roth 401(k) contributions shall be permitted under the Plan after such transfer.

Field Asset Services, LLC

On September 30, 2013, the Company acquired all issued and outstanding limited liability company interests of Field Asset Services, LLC.

Treatment of FAS employees

Effective September 30, 2013, the Committee has decided not to permit Field Asset Services, LLC to adopt the Plan on behalf of its eligible employees. The Company has determined that Financial Asset Services can adopt this Plan on behalf of its Eligible Employees effective as of January 1, 2015.

Past Service Credit

For purposes of the Plan, if you were employed by Field Asset Services, LLC immediately prior to September 30, 2013 and you remained employed by Field Asset Services, LLC after September 30, 2013, then your service with Field Asset Services, LLC prior to September 30, 2013 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Special Rollover Provision

If you had a loan outstanding under the Field Asset Services Plan on September 30, 2013, you were permitted to directly roll over the promissory note evidencing such loan (together with the remainder of your account in the Field Asset Services Plan) from the Field Asset Plan to this Plan.

Roth Contributions

If your account under the Field Asset Services Plan included Roth 401(k) contributions, such Roth 401(k) contributions will be transferred to a Roth 401(k) contribution sub-account maintained as part of the Field Asset Services Participant's Account under this Plan. No further Roth 401(k) contributions shall be permitted under the Plan after such transfer.

Insureco Incorporated

On Sept. 2, 1997, the Company acquired Insureco Incorporated. Insureco had previously adopted the Insureco Incorporated 401(k) Retirement Savings Plan (the "Insureco Plan") effective May 1, 1995. The Insureco Plan merged into the Plan on Jan. 1, 1998.

Eligibility and Vesting Service

Your eligibility service and vesting service with Insureco immediately prior to Sept. 2, 1997 are taken into account as eligibility service and *vesting service* under this Plan as long as you were an active *employee* on that date.

Insureco Accounts

When the Insureco Plan merged into the Plan, assets allocated to Insureco employees under the Insureco Plan were transferred to the Plan. Your transferred account ("Insureco Account") is accounted for separately under the Plan. You became fully vested in your Insureco Account as of Dec. 31, 1997.

Assets transferred to the Plan consisted of a group annuity contract (issued by the Principal Group) consisting of investment funds elected by Insureco Plan participants. The Trustee liquidated that annuity contract's assets. If your Insureco Accounts was invested in those contracts, you were permitted to direct the investment of those liquidated funds into the Plan's *investment funds*.

Loans from your Insureco Account

If your Insureco Account included a loan under the Insureco Plan, that loan will remain in force as long as you have completed any documentation the *Committee* requires.

John Alden Financial Corporation

The **Company** acquired John Alden Financial Corporation (JAFCO) on August 31, 1998. John Alden Life Insurance Company (John Alden), a wholly-owned subsidiary of JAFCO, and its affiliates had maintained the John Alden Employee Savings and Incentive Plan (the "John Alden Plan") for its eligible employees. The John Alden Plan was merged into the Plan on Dec. 31, 1998.

Eligibility and Vesting Service

Your eligibility service and vesting service with John Alden and its affiliates immediately prior to August 31, 1998 are taken into account as eligibility service and **vesting service** under the Plan.

John Alden Accounts

When the John Alden Plan merged into the Plan; assets allocated to John Alden employees under the John Alden Plan were transferred to the Plan. Your transferred account ("John Alden Account") is accounted for separately under the Plan.

Loans from your John Alden Account

If your John Alden Account included a loan under the John Alden Plan, that loan will remain in force as long as you have completed any documentation the **Committee** requires.

Vesting

Immediately following the merger, you became vested in your John Alden Account in the same percentage as you were vested in that account under the John Alden Plan immediately preceding the merger. The merger did not change your vesting in your John Alden Account. You continue to vest in your John Alden Account according to this schedule:

Years of Vesting Service	Vesting percentage
Less Than 1 Year	0%
1 Year, But Less Than 2 Years	30%
2 Years, But Less Than 3 Years	60%
3 Years or More	100%

You also become fully vested in your John Alden Account upon reaching age 65 while employed by an **Employer**.

Mayflower National Life Insurance Company

On July 1, 2007, the **Company** acquired all of the stock of Mayflower National Life Insurance Company ("Mayflower"). Mayflower adopted this plan on behalf of its *eligible employees* effective as of July 1, 2007.

Eligibility and Vesting Service

If you were employed by Mayflower immediately prior to July 1, 2007 and you remained employed by Mayflower on July 1, 2007, then your services with Mayflower prior to July 1, 2007 was treated as though it were service with an **Employer** for purposes of eligibility service and *vesting service* under the Plan.

MS Diversified Corporation

ABIG had acquired MS Diversified Corporation (MSD) before August 18, 1999. MSD had offered the MS Diversified Corporation Profit Sharing 401(k) Plan (the "MSD Plan") for its eligible employees. The MSD Plan was merged into the Plan on Dec. 31, 2000.

Eligibility and Vesting Service

Your eligibility service and vesting service with MSD and its affiliates immediately before August 18, 1999 are taken into account as eligibility service and vesting service under the Plan as long as you were an active *employee* on that date.

MSD Accounts

When the MSD Plan was merged into the Plan; assets allocated to employees under the MSD Plan were transferred to the Plan. Your transferred account ("MSD Account") is accounted for separately under the Plan.

Loans from your MSD Account

If your MSD Account included a loan under the MSD Plan, that loan remained in force as long as you completed any documentation required by the **Committee**.

Vesting

If you participated in the MSD Plan, you are 100 percent vested in your MSD Account under the Plan.

Mutual Benefit Life Insurance Company

The **Company** acquired certain assets of Mutual Benefit Life Insurance Company (MBL), consisting of the group health, life and disability insurance business of MBL effective October 1, 1991.

Some MBL employees previously participated in the Mutual Benefit Life Savings and Investment Plan for Employees (the "MBL Plan"). The accounts of those employees under the MBL Plan were transferred to the Plan.

Eligibility and Vesting Service

Your service with MBL immediately prior to October 1, 1991 is taken into account for eligibility service and **vesting service** under this Plan as long as you were an active **employee** on that date.

MBL Accounts

Plan assets allocated to MBL employees under the MBL Plan were transferred to the Plan. These transferred accounts are accounted for separately under the Plan, and are called the "MBL Accounts."

The assets transferred to the Plan consisted of two group annuity contracts issued by MBL, each of which was made up of certain investment funds elected by the participants in the MBL Plan. As soon as administratively feasible following the transfer of those group annuity contracts to the Plan, the Trustee liquidated the assets of those group annuity contracts. If your MBL Account was invested in those contracts, you were permitted to direct the investment of those liquidated funds into the Plan's **investment funds**.

Loans from your MBL Account

If your MBL Account included a loan under the MBL Plan, that loan remained in force as long as you completed any documentation required by the **Committee**.

In-service Withdrawals

After you have taken a distribution of all your **after-tax contributions**, you will be allowed to withdraw all or any part of your MBL Account that consists of employer contributions (and earnings) made to your MBL Account prior to Jan. 1, 1987. The minimum withdrawal is the lesser of \$300 or the amount available for withdrawal.

The PAS Financial Group, Inc.

ABIG had acquired PAS Financial Group, Inc. ("PAS") before August 18, 1999. PAS had offered the PAS Financial Group, Inc. 401(k) Plan (the "PAS Plan") to its eligible employees. The PAS Plan was merged into the Plan on Dec. 31, 2000.

Eligibility and Vesting Service

Your eligibility service and vesting service with PAS immediately prior to August 18, 1999 are taken into account as eligibility service and *vesting service* under the Plan as long as you were an active *employee* on that date.

PAS Accounts

When the PAS Plan was merged into the Plan, assets allocated to PAS employees under the PAS Plan were transferred to the Plan. Your transferred account ("PAS Account") is accounted for separately under the Plan.

Loans from your PAS Account

If your PAS Account included a loan under the PAS Plan, that loan remained in force as long as you completed any documentation required by the *Committee*.

Vesting

Following the merger, you were vested in your PAS Account in the same percentage as you were vested immediately before the merger. Furthermore, if you had at least two years of *vesting service* as of Jan. 1, 2001 you were at least 20 percent vested in your PAS Account at that time.

Protective Life Corporation

The *Company*, on behalf of FBIC, acquired certain assets and employees from Protective Life Corporation (PLICO) on Dec. 31, 2001.

Eligibility and Vesting Service

If you are an employee of PLICO as of Dec. 31, 2001 and were employed by FBIC on Jan. 1, 2002, your eligibility and vesting service with PLICO immediately before Jan. 1, 2002 were taken into account as eligibility and *vesting service* under the Plan.

Retail Powersports Management Group, Inc. and Lemco Software Group, LLC

On April 17, 2007, the *Company* purchased certain assets related to the business of management training and communication services in the powersports industry from Unites Service Protection Corporation, Retail Powersports Management Group, Inc. ("RPMG"), Lemco Software Group, LLC ("Lemco") and other owners.

Eligibility and Vesting Service

If you were employed by RPMG or Lemco immediately prior to April 17, 2007 and you became an Employee of the Company effective as of April 17, 2007, then your service with RPMG or Lemco (as the case may be) prior to April 17, 2007 is treated as though it were service with an Employer for purposes of eligibility service and *vesting service* under the Plan.

Safeco Financial Institution Solutions, Inc. (SFIS)

The *Company* purchased all of the stock of Safeco Financial Institution Solutions, Inc. ("SFIS") on April 30, 2006. Prior to April 30, 2006, SFIS participated in the Safeco 401(k)/Profit sharing Retirement Plan (the "Safeco Plan"). SFIS adopted this Plan on behalf of its Eligible Employees effective as of April 30, 2006.

Past Service Credit

If you were employed by SFIS on April 29, 2006 and you remained employed by SFIS on April 30, 2006, your eligibility and vesting service with SFIS and Safeco Corporation immediately before April 30, 2006 are taken into account as eligibility and *vesting service* under the Plan.

Special Rollover Provisions

If you were a SFIS employee and you had a participant loan outstanding under the Safeco Plan on April 30, 2006 with a term of ten years or less, you were given a one-time opportunity, during the period commencing on April 30, 2006 and ending on May 31, 2006, to directly roll over the promissory note evidencing your loan (together with the remainder of your account in the Safeco Plan) from the Safeco Plan to this Plan.

Signal Holdings, LLC

On October 2, 2008, the *Company* acquired all of the stock of Signal Holdings LLC. At that time, Signal Holdings LLC maintained the Signal Holdings Salary Savings Plan for its eligible employees. The Signal Holdings Salary Savings Plan was merged into the Plan effective Jan. 1, 2009.

Eligibility and Vesting Service

Your eligibility service and vesting service with Signal Holdings, LLC immediately prior to October 1, 2008 were taken into account as eligibility service and *vesting service* under this Plan as long as you were an active *employee* on that date.

Solidify Software, LLC

On April 9, 2012, the Company acquired all of the membership interests of Solidify Software, LLC (“SS-LLC”). The Company determined that SS-LLC could adopt the Plan on behalf of its Eligible Employees effective as of the SS-LLC Closing Date.

Past Service Credit

For purposes of this Plan, if you were employed by SS-LLC immediately prior to the SS-LLC Closing Date and you remained employed by SS-LLC after April 9, 2012, then your service with SS-LLC prior to April 9, 2012 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

StreetLinks, LLC

On April 16, 2014, the Company purchased all of the equity interests in StreetLinks, LLC. In connection with this purchase, the Company acquired certain employees of Corvisa Services, LLC effective as of October 1, 2014. StreetLinks employees and certain employees of Corvisa shall be entitled to participate in the Plan starting October 1, 2014.

Past Service Credit

For purposes of this Plan, if you were employed by StreetLinks, LLC immediately prior to April 16, 2014 and you remained employed by StreetLinks, LLC after April 16, 2014, then your service with StreetLinks, LLC prior to April 16, 2014 was treated as though it were service with an Employer for purposes of eligibility service and Vesting Service under the Plan.

Roth Contributions

If your account under the Novation Plan included Roth 401(k) contributions, such Roth 401(k) contributions will be transferred to a Roth 401(k) contribution sub-account maintained as part of the StreetLinks Participant’s Account under this Plan. No further Roth 401(k) contributions shall be permitted under the Plan after such transfer.

UDC Dental California, d/b/a United Dental Care of California, Inc.

The *Company*, on behalf of FBIC, acquired United Dental Care of California (UDC-CA) on Dec. 31, 2001. UDC-CA adopted the Plan for benefit of its eligible employees effective Jan. 1, 2002.

Eligibility and Vesting Service

If you were an employee of UDC-CA on Jan. 1, 2002, your eligibility and vesting service with UDC-CA immediately before Jan. 1, 2002 are taken into account as eligibility service and *vesting service* under the Plan.

U.S. Insurance Services, Inc.

On Jan. 29, 2010, American Reliable Insurance Company, a subsidiary of the *Company*, acquired all of the capital stock of U.S. Insurance Services, Inc. (“USIS”). USIS adopted the Plan on behalf of its eligible employees effective as of Jan. 29, 2010.

Past Service Credit

If you were employed by USIS immediately prior to Jan. 29, 2010 and you remained employed by USIS on Jan. 29, 2010, then your service with USIS prior to Jan. 29, 2010 was treated as though it were service with an *Employer* for purposes of eligibility service and *vesting service* under the Plan.

Zurich American Insurance Company, American Zurich Insurance Company, American Guarantee & Liability Insurance Company, Zurich Warranty Solutions, Inc., General Electric Company, GE Warranty Management, Inc. and GE-Zurich Warranty Management, Inc.

If you were employed by Zurich American Insurance Company, American Zurich Insurance Company, American Guarantee & Liability Insurance Company, Zurich Warranty Solutions, Inc., General Electric Company, GE Warranty Management, Inc. or GE-Zurich Warranty Management, Inc. on Sept. 25, 2003 and you became an *employee* of an *Employer* on Sept. 26, 2003, your service with those entities prior to Sept. 26, 2003 will count as *hours of service* for purposes of the Plan.