

State Pensionable ages = Policy terminal age

Effective from 14/07/2014

The **terminal age** under Unum policies can be quoted as a set age or can reflect the State Pension Ages/Dates as set out in the following table.

Any change of **terminal age** for a policy does not apply to any Group Income Protection member who is **incapacitated** prior to the change date.

This table of **terminal ages** reflects the timetable increasing the State pensionable age to 68 in Schedule 3 of the Pensions Act 2007 as amended by the Pensions Act 2011 and by the Pensions Act 2014 as at 14 July 2014.

This table of terminal ages will be automatically updated for any subsequent changes to the timetable for increasing the State pensionable age to 68 – from the date the change is passed into law. The updated terminal ages will not apply to any Group Income Protection member who is incapacitated prior to the effective date of the updated table.

Member's date of Birth		Member's Terminal Age (or date)
from	to	
06/04/1940	05/12/1953	Age 65
06/12/1953	05/01/1954	06/03/2019
06/01/1954	05/02/1954	06/05/2019
06/02/1954	05/03/1954	06/07/2019
06/03/1954	05/04/1954	06/09/2019
06/04/1954	05/05/1954	06/11/2019
06/05/1954	05/06/1954	06/01/2020
06/06/1954	05/07/1954	06/03/2020
06/07/1954	05/08/1954	06/05/2020
06/08/1954	05/09/1954	06/07/2020
06/09/1954	05/10/1954	06/09/2020
06/10/1954	05/04/1960	Age 66
06/04/1960	05/05/1960	66 years 1 month
06/05/1960	05/06/1960	66 years 2 months
06/06/1960	05/07/1960	66 years 3 months
06/07/1960	05/08/1960	66 years 4 months
06/08/1960	05/09/1960	66 years 5 months
06/09/1960	05/10/1960	66 years 6 months
06/10/1960	05/11/1960	66 years 7 months
06/11/1960	05/12/1960	66 years 8 months
06/12/1960	05/01/1961	66 years 9 months
06/01/1961	05/02/1961	66 years 10 months
06/02/1961	05/03/1961	66 years 11 months
06/03/1961	05/04/1961	Age 67

Member's date of Birth		Member's Terminal Age (or date)
from	to	
06/04/1961	05/04/1977	Age 67
06/04/1977	05/05/1977	06/05/2044
06/05/1977	05/06/1977	06/07/2044
06/06/1977	05/07/1977	06/09/2044
06/07/1977	05/08/1977	06/11/2044
06/08/1977	05/09/1977	06/01/2045
06/09/1977	05/10/1977	06/03/2045
06/10/1977	05/11/1977	06/05/2045
06/11/1977	05/12/1977	06/07/2045
06/12/1977	05/01/1978	06/09/2045
06/01/1978	05/02/1978	06/11/2045
06/02/1978	05/03/1978	06/01/2046
06/03/1978	05/04/1978	06/03/2046
06/04/1978	onwards	Age 68

Table identification number: Unum/TA=SPA/14072014

State Pensionable ages = Policy terminal age

Effective from 03/01/2012 up to 13/07/2014

The **terminal age** under Unum policies can be quoted as a set age or can reflect the State Pension Ages/Dates as set out in the following table.

Any change of **terminal age** for a policy does not apply to any Group Income Protection member who is **incapacitated** prior to the change date.

This table of **terminal ages** reflects the timeline in Schedule 3 of the Pensions Act 2007 as amended by Pensions Act 2011 as at 3 January 2012, increasing the State pensionable age to 68.

This table of terminal ages was automatically updated for any subsequent changes to the timetable for increasing the State pensionable age to 68 - from the date the change is passed into law. The updated terminal ages will not apply to any Group Income Protection member who is incapacitated prior to the effective date of the updated table.

Member's date of Birth		Member's Terminal Age (or date)	Member's date of Birth		Member's Terminal Age (or date)
from	to		from	to	
06/04/1940	05/12/1953	Age 65	06/04/1969	05/04/1977	Age 67
06/12/1953	05/01/1954	06/03/2019	06/04/1977	05/05/1977	06/05/2044
06/01/1954	05/02/1954	06/05/2019	06/05/1977	05/06/1977	06/07/2044
06/02/1954	05/03/1954	06/07/2019	06/06/1977	05/07/1977	06/09/2044
06/03/1954	05/04/1954	06/09/2020	06/07/1977	05/08/1977	06/11/2044
06/04/1954	05/05/1954	06/11/2019	06/08/1977	05/09/1977	06/01/2045
06/05/1954	05/06/1954	06/01/2020	06/09/1977	05/10/1977	06/03/2045
06/06/1954	05/07/1954	06/03/2020	06/10/1977	05/11/1977	06/05/2045
06/07/1954	05/08/1954	06/05/2020	06/11/1977	05/12/1977	06/07/2045
06/08/1954	05/09/1954	06/07/2020	06/12/1977	05/01/1978	06/09/2045
06/09/1954	05/10/1954	06/09/2020	06/01/1978	05/02/1978	06/11/2045
06/10/1954	05/04/1968	Age 66	06/02/1978	05/03/1978	06/01/2046
06/04/1968	05/05/1968	06/05/2034	06/03/1978	05/04/1978	06/03/2046
06/05/1968	05/06/1968	06/07/2034	06/04/1978	onwards	Age 68
06/06/1968	05/07/1968	06/09/2034			
06/07/1968	05/08/1968	06/11/2034			
06/08/1968	05/09/1968	06/01/2035			
06/09/1968	05/10/1968	06/03/2035			
06/10/1968	05/11/1968	06/05/2035			
06/11/1968	05/12/1968	06/07/2035			
06/12/1968	05/01/1969	06/09/2035			
06/01/1969	05/02/1969	06/11/2035			
06/02/1969	05/03/1969	06/01/2036			
06/03/1969	05/04/1969	06/03/2036			

Table identification number: Unum/TA=SPA/03012012

State Pensionable ages = Policy terminal age

Effective from 06/04/2011 up to 02/01/2012

The **terminal age** under Unum policies can be quoted as a set age or can reflect the State Pension Ages/Dates as set out in the following table.

Any change of **terminal age** for a policy does not apply to any Group Income Protection member who is **incapacitated** prior to the change date.

This table of **terminal ages** reflects the timeline in Schedule 3 of the Pensions Act 2007 and the proposed revisions current as at 6 April 2011, increasing the State pensionable age to 68.

This table of terminal ages was automatically updated for any subsequent changes to the timetable for increasing the State pensionable age to 68 - from the date the change is passed into law. The updated terminal ages will not apply to any Group Income Protection member who is incapacitated prior to the effective date of the updated table.

Member's date of Birth		Member's Terminal Age (or date)
from	to	
06/04/1940	05/12/1953	Age 65
06/12/1953	05/01/1954	06/03/2019
06/01/1954	05/02/1954	06/07/2019
06/02/1954	05/03/1954	06/11/2019
06/03/1954	05/04/1954	06/03/2020
06/04/1954	05/05/1968	Age 66
06/04/1968	05/05/1968	06/05/2034
06/05/1968	05/06/1968	06/07/2034
06/06/1968	05/07/1968	06/09/2034
06/07/1968	05/08/1968	06/11/2034
06/08/1968	05/09/1968	06/01/2035
06/09/1968	05/10/1968	06/03/2035
06/10/1968	05/11/1968	06/05/2035
06/11/1968	05/12/1968	06/07/2035
06/12/1968	05/01/1969	06/09/2035
06/01/1969	05/02/1969	06/11/2035
06/02/1969	05/03/1969	06/01/2036
06/03/1969	05/04/1969	06/03/2036

Member's date of Birth		Member's Terminal Age (or date)
from	to	
06/04/1969	05/04/1977	Age 67
06/04/1977	05/05/1977	06/05/2044
06/05/1977	05/06/1977	06/07/2044
06/06/1977	05/07/1977	06/09/2044
06/07/1977	05/08/1977	06/11/2044
06/08/1977	05/09/1977	06/01/2045
06/09/1977	05/10/1977	06/03/2045
06/10/1977	05/11/1977	06/05/2045
06/11/1977	05/12/1977	06/07/2045
06/12/1977	05/01/1978	06/09/2045
06/01/1978	05/02/1978	06/11/2045
06/02/1978	05/03/1978	06/01/2046
06/03/1978	05/04/1978	06/03/2046
06/04/1978	05/04/2011	Age 68

Table identification number: Unum/TA=SPA/06042011