PARTICIPATING REGULATOR ADOPTION

On behalf of the State of Colorado, and the Colorado Division of Insurance, I, Doug Dean, Commissioner of Insurance, hereby adopt, agree and approve this Agreement.

COLORADO DIVISION OF INSURANCE

BY: Doug Dean
Commissioner of Insurance

November 24, 2004

UNUM LIFE INSURANCE COMPANY OF AMERICA

PARTICIPATING REGULATOR ADOPTION

On behalf of the State of Colorado, and the Colorado Division of Insurance, I, Doug Dean, Commissioner of Insurance, hereby adopt, agree and approve this Agreement.

COLORADO DIVISION OF INSURANCE

BY: _____
Commissioner of Insurance

November 24, 2004

THE PAUL REVERE LIFE INSURANCE COMPANY

PARTICIPATING REGULATOR ADOPTION

On behalf of the State of Colorado, and the Colorado Division of Insurance, I, Doug Dean, Commissioner of Insurance, hereby adopt, agree and approve this Agreement.

COLORADO DIVISION OF INSURANCE

BY: _____
Commissioner of Insurance

November 24, 2004

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY