



Could your family members maintain their lifestyle without you?

Unum's whole life insurance can help.

Make your mark on their future.

Joan has worked hard to provide for her family. If something should happen to her, she wants to make sure they can maintain their quality of life and reach their life goals.



Even if you have basic term life coverage, you may want additional protection. Now, you can buy Whole Life Insurance at an affordable fixed premium, guaranteed for life. It is offered to all eligible employees, ages 15–80, who are actively at work.

Four features that add value

- 1. Cash value** — Accumulates at a rate of 4.5%.* Over time you can borrow from the cash value or use it to buy a reduced policy with no more premiums due.
- 2. No physical exam** — During your initial enrollment, you can get this insurance up to a specified amount without a health exam. You may be asked a few health questions.
- 3. You own the policy** — The payment is deducted from your paycheck and coverage becomes effective the first day of the month. You can keep the policy even if you leave or retire; Unum will bill you directly for the same premium amount.
- 4. Living Benefit Option Rider** — You can request an advance, up to 100% of the benefit amount (\$150,000 maximum), if diagnosed with a terminal illness limiting life expectancy to 12 months or less.†

How to apply) To learn more, watch for information from your employer.

Why buy life insurance?

- Pay for final expenses
- Cover mortgage or car loans
- Help with ongoing needs of loved ones like medical, food and clothing expenses
- Pay for future expenses like college tuition

You may have two premium payment options:

- 1** A “paid-up at age 70” option may be available if you are between ages 15–50. You pay an adjusted premium so the policy will be paid in full by age 70. You will continue to receive coverage without having to pay any more premiums.

Sample rates for “paid-up at 70” (\$25,000 benefit amount)				
Issue age	Weekly premium non-tobacco user	Guaranteed cash value at age 65	Weekly premium tobacco user	Guaranteed cash value at age 65
25	\$4.91	\$10,996	\$8.24	\$12,431
35	\$7.76	\$10,567	\$12.23	\$11,892
45	\$13.92	\$9,716	\$22.20	\$10,836

- 2** “Pay the premium until age 120” option.

Sample rates for “paid until age 120” (\$25,000 benefit amount)				
Issue age	Weekly premium non-tobacco user	Guaranteed cash value at age 65	Weekly premium tobacco user	Guaranteed cash value at age 65
25	\$4.19	\$9,840	\$7.30	\$11,186
35	\$6.44	\$8,851	\$10.61	\$10,023
45	\$10.79	\$7,140	\$18.29	\$7,993

*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

Get the coverage you need.

Available family coverage

Who can have it?	What's the benefit amount?	How long can they keep it?
Individual spouse coverage Ages 15-80	Minimum policy amount of \$2,000. Actual benefit amount based on coverage amount chosen and age at issue.	If you leave your employer, you can keep your spouse's policy and be billed directly at home.
Individual child coverage No employee or spouse purchase needed. Available to eligible children, stepchildren, legally adopted children and grandchildren (14 days until their 26th birthday) of the primary insured adult.	Up to \$50,000 — benefit amounts are based on issue age and premium selected.	Your children can keep it, even if you leave your employer.
Child Term Life Benefit With purchase of employee or spouse policy, available to eligible children, legally adopted children and stepchildren (14 days until their 25th birthday) of the primary insured adult.	\$1,000 to \$10,000 — one rider covers all children.	Coverage ends when your policy ends or when children turn 25. At that time, children are guaranteed the right to buy an individual whole life policy at 5 times the amount of their rider.

Additional purchase option

Accidental Death Benefit
<p>Depending on your plan, your employer may have chosen to offer this benefit — Available at initial enrollment to employees and spouses ages 15-65, and can pay an additional death benefit equal to the base policy amount (\$150,000 maximum) if the policyholder dies before age 70 as the result of a covered accident.</p>

GetBenefitSmart.com
 Finally, benefits made simple



Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

Exclusion: Life insurance benefits will not be paid for deaths caused by suicide. If within 24 months (12 months in Colorado, Missouri and North Dakota) from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

Termination of coverage: The policy will terminate on the earliest of the following:

1. written request by you to terminate the policy;
2. the insured dies;
3. the policy matures; or
4. the loan value exceeds the guaranteed cash value of this policy.

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

† In IL, MA, and WA, the Living Benefit Option Rider benefit may be requested if you are diagnosed with a terminal illness limiting life expectancy to 24 months.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage please refer to policy form L-21848 and FUL-21848-NY or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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