



# Could your family members maintain their lifestyle without you?

Unum's interest-sensitive whole life insurance can help.

## Make your mark on their future.

Joan believes the best things in life happen in pairs, like her twin boys and her gracefully aging parents. If something should happen to her, she wants to take care of her loved ones so they can focus on taking care of each other.

## What happens after you're gone?

**34%** of households would have trouble meeting everyday living expenses if the primary wage earner died. Another 29% said they would have trouble keeping up with expenses after several months.<sup>1</sup>

**43%** of households with life insurance coverage feel they need more life insurance.<sup>2</sup>



## Three reasons to buy this coverage at work — now

1. You get affordable rates when you buy this policy through your employer. The premiums do not increase with age and are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

## MY WORKSHEET

*(This may help you decide how much coverage you need.)*

### Outstanding debt

*How much will be left for your family to pay?*

Mortgage balance \$ \_\_\_\_\_  
Other debt (credit cards, loans, car payment) \$ \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_

### Ongoing expenses

*How much do your dependents need each year?*

Utilities (electric, phone, cable, Internet) \$ \_\_\_\_\_  
Medical costs, insurance \$ \_\_\_\_\_  
Food, clothing, gasoline \$ \_\_\_\_\_  
Savings contributions (retirement) \$ \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_

### Future plans

*How much will your loved ones need for the future?*

College \$ \_\_\_\_\_  
Other (retirement, long term care) \$ \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_  
**GRAND TOTAL** \$ \_\_\_\_\_  
Subtract existing coverage - \$ \_\_\_\_\_

**Consider adding this amount  
of life insurance**

\$ \_\_\_\_\_

**How to  
apply**

To learn more, watch for information from your employer.

# Get the coverage you need.

Interest-sensitive whole life insurance is offered to all eligible employees ages 15 to 80 who are actively at work. You decide if it's right for you or your family.

## Four features that add value

- 1. Accumulates cash value** — Guaranteed at a rate of 4%. You can borrow from the cash value or use it to buy a reduced policy with no more premiums due.
- 2. Living Benefit Option Rider** — Included on all policies. You can request an advance, up to 100% of the benefit amount (maximum of \$150,000), if you're diagnosed with a terminal illness limiting life expectancy to 12 months or less.<sup>3</sup>
- 3. Adds more coverage that's affordable** — If your employer gives you term life insurance, you have some coverage, but

it may not be enough for your needs. You can buy interest-sensitive whole life insurance at an affordable premium that is fixed and guaranteed for life.

- 4. Requires no physical exam** — During enrollment, you can get this insurance up to a specified amount without taking a health exam. You may be asked a few health questions.

## Additional purchase option

**Accidental Death Benefit Rider** — Available at initial enrollment to employees and spouses ages 15 to 65, this rider pays an additional death benefit equal to the base policy amount (subject to a \$150,000 maximum) if the policy holder dies before age 70 as the result of a covered accident.

## Available family coverage

Who can have it?	What's the benefit amount?	How long can they keep it?
<b>Spouse policy</b> Ages 15 to 80	<ul style="list-style-type: none"> <li>Minimum policy amount of \$2,000.</li> <li>Actual benefit amount based on coverage amount chosen and age at issue.</li> </ul>	<ul style="list-style-type: none"> <li>Even if you leave your employer, you can keep your spouse's policy and be billed directly at home.</li> </ul>
<b>Child Term Rider</b> With purchase of employee or spouse policy, available to eligible children, stepchildren, legally adopted children and grandchildren (14 days to age 25*) of the primary insured adult.	<ul style="list-style-type: none"> <li>\$1,000 to \$10,000 — one rider covers all children.</li> </ul>	<ul style="list-style-type: none"> <li>Rider 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.</li> </ul>
<b>Child policy</b> No employee or spouse purchase needed. Same eligibility and issue ages as child rider.	<ul style="list-style-type: none"> <li>Policies are individual. Benefit amounts based on age at issue and premium selected.</li> </ul>	<ul style="list-style-type: none"> <li>Your children can keep it, even if you leave your employer.</li> </ul>

## My interest-sensitive whole life coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

*(For your records — complete during your enrollment)*

**GetBenefitSmart.com**  
Finally, benefits made simple



Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

\* In NY, issue ages of children are 14 days to 14 years.

<sup>1,2</sup> LIMRA, "Trillion Dollar Baby-Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market," August 2011.

<sup>3</sup> 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  
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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

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