



## Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

### How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%.<sup>\*</sup> You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

### What's included?

#### A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're expected to live 24 months. It would reduce the benefit that's paid when you die.

#### Waiver of Premium

If you're disabled for at least six months before age 65 and you remain disabled, you won't have to pay premiums until you recover and return to work.

#### Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information.

### Who can get coverage?

<b>You</b>	You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000. The benefit amount is based on the premium amount you select, your age when coverage begins, and whether you use tobacco.
<b>Your spouse: Individual coverage</b>	Available for your spouse, ages 15-80, even if you don't purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000. The benefit amount is based on the premium amount you choose, your spouse's age when coverage begins, and whether they use tobacco.
<b>Your children: Individual coverage</b>	Your children and grandchildren can have individual coverage, even if you don't get coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase coverage for each child for as little as \$1 a week.

### Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

### What else can I add?

#### An Accidental Death Benefit

This increases the payment your family would receive if you die from a covered accident before age 70.

- Available for you and your spouse, age 15-65
- Doubles the death benefit, which could add up to \$150,000 extra coverage

This option will increase your cost.

<b>Your children: Term Life coverage</b>	You can also purchase a Child Term Life benefit up to \$10,000, which can be added to an employee or spouse policy. Eligible children, legally adopted children and stepchildren are covered from 14 days until the earlier of their 25th birthday or the date your policy ends. At that time, the child has a right to buy an individual Whole Life policy at up to 5 times the amount of their rider.
--	---

Unum has been a leading provider in **group disability benefits** for over 4 decades.<sup>1</sup>

- |   |  |
|---|--|
| <b>#1</b> Individual Disability <sup>2</sup><br>Whole/Universal Life <sup>3</sup> | <b>#3</b> Voluntary Benefits <sup>5</sup><br>Critical Illness <sup>6</sup> |
| <b>#2</b> Group Disability <sup>4</sup>   |  |

1 Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017).  
2 LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce" (2018), based on inforce premium.  
3 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).  
4 LIMRA, "4Q 2017 U.S. Workplace Disability Insurance Inforce (2018), based on inforce premium.  
5,6 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2016" (2017).

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.

<sup>9</sup>The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2017 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. Eligible employees must be actively at work to apply for coverage. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage.

#### Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin.

#### Exclusions

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years 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

All coverage under this policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details

of coverage and availability, please refer to Policy Form L-21848 et al. or contact your Unum representative.

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

Underwritten by:

Provident Life & Accident Insurance Company, Chattanooga, TN

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

# If you weather a serious disability, could your finances ride out the storm?

Unum's Long Term Care (LTC) Rider can help you protect your savings.

## Protecting long term plans

Marcia's savings are modest, but she's worked hard for every penny. She wants to travel to Italy, pay for her daughter's wedding, and leave something behind for those she loves. But she's seen how quickly the cost of long term care can deplete a lifetime of savings. She wants to make sure a traumatic accident or illness won't threaten her nest egg.

## Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that can mean long term treatment in a nursing home or assisted living facility. And the same care that saves your life can devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is.

By adding a Long Term Care Rider to your Life Insurance policy, you can help protect your savings from being drained by this expensive care. Most importantly, this coverage allows you to use the benefit whether you receive care at home, or in a long term care facility, an assisted living facility, an adult day care, or a nursing home.

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

## How long term care benefits work

Here is an example of how this LTC rider can help you finance a period of long term care. This illustration is based on an insured individual who has a \$25,000 Life Insurance policy.\*

HIGHLIGHTS	
<b>BASE RIDER — Employer-selected</b>	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit. Payments reduce the death benefit until exhausted (approximately 16 months).	\$1,500 per month
<b>Restoration Benefits Rider** — Employee-selected</b>	
This rider restores 100% of the policy's specified amount (face amount), death benefit and cash value.	\$25,000 death benefit

\* Assumes there are no outstanding policy loans.

\*\* The Restoration Benefits Rider is not available with Voluntary Individual Universal Life policies. It is also not available with the Whole Life paid-up-at-70 option. See back for details.

# Get the coverage you need.

## Here are the advantages of our Long Term Care Rider:

- Available at initial offering to employees and spouses ages 15 to 70. All newly eligible adult policies will automatically receive the Long Term Care Rider.
- Available with policy's specified amount (face amount) of at least \$10,000.
- For long term care facility, nursing home care or assisted living facility, provides a maximum monthly benefit that is the lesser of:
  - 6% of the death benefit, less any policy debt at the end of the waiting period, or
  - \$3,000.
- For home health care or adult day care, provides a maximum monthly benefit that is the lesser of:
  - 4% of the death benefit, less any policy debt at the end of the waiting period;
  - your actual monthly expenses; or
  - \$1,500.
- Benefits are payable once you have been receiving long term care for 90 days, subject to the conditions of the rider.
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.
- The benefit period maximum is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.
- The cost is based on your age at issue and whether you use tobacco.
- The rider is tax-qualified, which means that any benefits you receive will not be taxed.†

For Whole Life coverage, the following option may be available for employees and spouses age 15-50:

You can pay an adjusted premium, so your policy will be paid up by age 70. Your Life coverage and Long Term Care coverage will continue as long as you keep your Life policy. (The Restoration Benefits Rider is not available with this option.)

## Additional Long Term Care Rider Restoration Benefits Rider

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Benefit Rider will be restored one time.
- Not available with Voluntary Individual Universal Life policies.

See your outline of coverage for additional details.

† Under current tax laws.

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

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has exclusions and limitations that may affect any benefits payable. For complete details of

coverage and availability, please refer to the Long Term Care rider and to policy form L-21848, L-21848-70, L-21825 or contact your Unum representative.

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

[unum.com](http://unum.com)

© 2015 Unum Group. All rights reserved. Unum is a marketing brand and registered trademark of Unum Group and its insuring subsidiaries

# Give your kids a strong financial start.

Unum Whole Life Insurance for children can help.

## Teach your kids to start saving now.

Katie and Derek work hard for what they have. But they're also smart financial planners who save their money — and they're teaching their kids to do the same. By buying a life insurance policy that accumulates cash value, they can save for their children's future. *Now that's a smart lesson.*



## Features that add value

1. **Cash value** — Accumulates at a rate of 4.5%\*. You can borrow from the cash value if you choose, or use it to buy a reduced policy with no more premiums.
2. **Policy amounts of \$1 to \$3 per week require no health questions** if you apply when you are first eligible. If you wait, there will be a few medical questions.\*\* Coverage beyond \$3 per week is available but requires health questions to determine eligibility.
3. **At age 70, the policy is fully paid up.** This means no more premiums must be paid. The benefit is payable to the beneficiaries upon death.

## How to apply

To learn more, watch for information from your employer.

## Financial protection for your family

If an accident or illness were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain of your loss — so you can take care of your family during this difficult time.

This coverage can be purchased without purchasing employee coverage. **Each policy covers one child or grandchild; you can purchase coverage for each of your children and grandchildren.**

## Child eligibility

Coverage is available to your:

- Children (natural and legally adopted)
- Stepchildren
- Grandchildren

Children/grandchildren are eligible from 14 days old until their 26th birthday. Children must reside in the U.S. to receive coverage.

## Three reasons to buy this coverage at work

1. You get competitive rates when you buy this policy through your employer, and the premiums 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 child's Whole Life coverage

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

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

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

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

# Get the coverage you want.

## Amounts and values

Issue age	Weekly premium \$1		Weekly premium \$2		Weekly premium \$3		Weekly premium \$4		Weekly premium \$5	
	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*
0	\$7,461	\$3,236	\$14,921	\$6,472	\$22,382	\$9,708	\$29,842	\$12,944	\$37,303	\$16,180
1	\$7,450	\$3,228	\$14,900	\$6,456	\$22,350	\$9,684	\$29,799	\$12,912	\$37,249	\$16,140
2	\$7,429	\$3,217	\$14,857	\$6,434	\$22,286	\$9,651	\$29,714	\$12,868	\$37,143	\$16,085
3	\$7,345	\$3,177	\$14,689	\$6,354	\$22,034	\$9,531	\$29,379	\$12,708	\$36,723	\$15,885
4	\$7,232	\$3,125	\$14,465	\$6,250	\$21,697	\$9,375	\$28,929	\$12,500	\$36,161	\$15,625
5	\$7,084	\$3,058	\$14,169	\$6,116	\$21,253	\$9,174	\$28,338	\$12,232	\$35,422	\$15,290
6	\$6,924	\$2,986	\$13,848	\$5,972	\$20,772	\$8,958	\$27,696	\$11,944	\$34,621	\$14,930
7	\$6,753	\$2,909	\$13,506	\$5,818	\$20,260	\$8,727	\$27,013	\$11,636	\$33,766	\$14,545
8	\$6,574	\$2,828	\$13,148	\$5,656	\$19,722	\$8,484	\$26,296	\$11,312	\$32,870	\$14,140
9	\$6,380	\$2,741	\$12,761	\$5,482	\$19,141	\$8,223	\$25,521	\$10,964	\$31,902	\$13,705
10	\$6,198	\$2,659	\$12,396	\$5,318	\$18,594	\$7,977	\$24,791	\$10,636	\$30,989	\$13,295
11	\$5,998	\$2,570	\$11,995	\$5,140	\$17,993	\$7,710	\$23,991	\$10,280	\$29,988	\$12,850
12	\$5,810	\$2,486	\$11,620	\$4,972	\$17,430	\$7,458	\$23,240	\$9,944	\$29,050	\$12,430
13	\$5,622	\$2,401	\$11,243	\$4,802	\$16,865	\$7,203	\$22,486	\$9,604	\$28,108	\$12,005
14	\$5,445	\$2,322	\$10,890	\$4,644	\$16,335	\$6,966	\$21,780	\$9,288	\$27,225	\$11,610
15	\$5,274	\$2,245	\$10,548	\$4,490	\$15,822	\$6,735	\$21,095	\$8,980	\$26,369	\$11,225
16	\$5,118	\$2,175	\$10,236	\$4,350	\$15,354	\$6,525	\$20,472	\$8,700	\$25,591	\$10,875
17	\$4,967	\$2,107	\$9,933	\$4,214	\$14,900	\$6,321	\$19,866	\$8,428	\$24,833	\$10,535
18	\$4,828	\$2,044	\$9,656	\$4,088	\$14,485	\$6,132	\$19,313	\$8,176	\$24,141	\$10,220
19	\$4,693	\$1,983	\$9,386	\$3,966	\$14,079	\$5,949	\$18,773	\$7,932	\$23,466	\$9,915
20	\$4,565	\$1,925	\$9,131	\$3,850	\$13,696	\$5,775	\$18,262	\$7,700	\$22,827	\$9,625
21	\$4,441	\$1,869	\$8,881	\$3,738	\$13,322	\$5,607	\$17,763	\$7,476	\$22,203	\$9,345
22	\$4,323	\$1,815	\$8,645	\$3,630	\$12,968	\$5,445	\$17,290	\$7,260	\$21,613	\$9,075
23	\$4,207	\$1,762	\$8,414	\$3,524	\$12,621	\$5,286	\$16,828	\$7,048	\$21,036	\$8,810
24	\$4,098	\$1,712	\$8,195	\$3,424	\$12,293	\$5,136	\$16,391	\$6,848	\$20,489	\$8,560
25	\$3,994	\$1,664	\$7,988	\$3,328	\$11,982	\$4,992	\$15,975	\$6,656	\$19,969	\$8,320

\* For policies effective 1/1/20 and after, cash value accumulation is based on a non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. For policies effective prior to that date, the 2001 CSO mortality table will be used.

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.

\*\* \$2 per week maximum in WA

**Exclusions:** Life insurance benefits will not be paid for deaths caused by suicide. If within 24 months (12 months in 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:** 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.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee  
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

The information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, 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.

**unum.com**

© 2019 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.