Better benefits at work.

What would your family do without your income?

Unum's Term Life and AD&D Insurance can help.

Better prepared for the future

Jarrod and Amy have two careers, two children, two day care payments and a two-story house on the lake. If either one dies prematurely, one paycheck won't keep the family afloat. They have basic life insurance at work, but they want enough coverage to meet their actual needs.

What happens after you're gone?

If a primary wage earner died:[1]

34% of households would have immediate trouble paying everyday living expenses.

- **29%** could cover everyday living expenses for only several months.
- Only **37%** could cover everyday living expenses well into the future.

Features with value

1. Adds more coverage at affordable group rates
   Your employer may offer basic term life, but it's probably not enough for your needs. Buy more term life insurance at an affordable rate. If you leave your job, Unum will allow you to switch to an individual policy. Unum will bill you directly for the premium.
2. Requires no physical exam
   If you apply during your initial enrollment, you are guaranteed to receive a specific amount of coverage — your plan's guaranteed issue amount — without taking a medical exam or answering any health-related questions.

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

Your benefit enrollment is coming soon. To learn more, watch for information from your employer.

Get the coverage you need.

Term Life and AD&D Insurance is offered to all eligible employees. Choose the benefit amount you need — up to your plan's maximum, for both.

Three reasons to buy this coverage at work — now

1. Once you buy coverage during the initial enrollment, you can add to it each year up to your plan's guaranteed issue amount, without a medical exam or health questions.
2. You get affordable rates for you and your family. Premiums are conveniently deducted from your paycheck.
3. You can keep insurance coverage if you leave the company or retire, provided you aren't seriously ill. You're billed at home for your premium amount.

Benefits highlights you'll appreciate:

AD&D benefit — This is paid, in addition to the life benefit, if you or a covered dependent die in a covered accident. It also pays if you suffer a covered dismemberment.

Accelerated (early) benefit — If you become terminally ill with less than 12 months to live, you have access to part or all of your life benefit early, up to your plan's maximum.

Life Planning Financial & Legal Resources — Financial planning and counseling are available to you or your family members at no extra cost if you are diagnosed with a terminal illness or die.

Seat belt benefit — Pays an additional benefit if you die in a covered private-passenger car accident while wearing a seat belt. An extra benefit is paid if the seat is protected by an airbag plus seat belt and your seat belt is properly fastened.

Education benefit — If you or your insured spouse dies within 365 days of a covered accident, this benefit can help pay for your unmarried children's ongoing college education.*

Repatriation (bring you home) benefit — If you or your covered dependent(s) die in a covered accident more than 100 miles from home, this helps pay to prepare the body and send it to a mortuary.

Available family coverage (if offered by your employer)

Who can have it?	What's the benefit amount?	How long can they keep it?
Spouse Available with purchase of employee coverage; during initial enrollment, does not require a physical exam or health questions unless you request a benefit above the guaranteed issue amount.	In increments specified by your plan design — up to 100% (or 50% in some states) of the employee benefit amount.	Your spouse can keep coverage as long as you keep yours, no matter where (or if) you work.
Child Available with purchase of employee coverage for eligible dependent children, which may include stepchildren, legally adopted children and grandchildren, age birth through 26 years.**	Increments of $2,000 up to $10,000, and up to 100% (or 50% in some states) of the employee benefit amount.	Ends when employee policy ends or when children turn 19 (or 26 if full-time students). At the time, children can purchase an individual policy, not to exceed the original children's benefit amount.

My Term Life and AD&D 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

Portability is not available to employees and/or dependents who have a medical condition which has a material effect on life expectancy; these individuals may be eligible for conversion coverage.

* The education benefit is not available in IL and NY.

** An unmarried handicapped dependent child who becomes handicapped prior to the child's attainment of age 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.

1 LIMRA, *Trillion Dollar Baby — Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market* (2011).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, 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 or limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Life Planning Financial & Legal Resources services, provided by Ceridian HCM, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. Unum complies with all state civil union and domestic partner laws when applicable.

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