Better benefits at work.

Universal life insurance

How can you protect the people you care about?

Unum's universal life insurance can help.

Make your mark on their future.

Stan is in his late twenties. He's been at his job a few years, so he's finally earning some real money. As an only child he's very close to his parents. They've provided for him for years, and now he wants to return the favor by providing them with a financial benefit if anything should happen to him.

What happens after you're gone?

75% of people surveyed say they buy life insurance out of love for their family.[1]

34% of households would have immediate trouble paying everyday living expenses.[2]

Three reasons to buy this coverage at work — now

1. You get affordable rates when you buy this policy through your employer. The premiums are flexible 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.

Universal 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 3%. You could borrow from the cash value.
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. May vary by state.
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 universal life insurance at an affordable premium. The death benefit will reduce by 50% of the specified amount at age 75 or the 15th anniversary of the policy, whichever is later.
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?
Spouse policy Ages 15 to 80	Minimum policy amount of $2,000. Actual benefit amount based on coverage amount chosen and age at issue.	Even if you leave your employer, you can keep your spouse's policy and be billed directly at home.
Child Term Rider With purchase of employee or spouse policy, available to eligible children, stepchildren, legally adopted children and grandchildren (age 14 days until their 25th birthday) of the primary insured adult.	$1,000 to $10,000 — one rider covers all children.	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.
Child policy No employee or spouse purchase needed. Same eligibility and issue ages as child rider.	Policies are individual. Benefit amounts based on age at issue and premium selected.	Your children can keep it, even if you leave your employer.

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† 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.

My universal life coverage

Amount I applied for: $ _____

Cost per pay period: $ _____

Date deductions begin: ____/___/____

(For your records — complete during your enrollment)

†Typically younger than 18, but this may vary by state

1 LIMRA, 2011 Insurance Barometer Study, July 2011.
2 LIMRA, "Trillion Dollar Baby — Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market," August 2011.

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. 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.

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