Voluntary interest-sensitive whole life insurance for children

Better benefits at work.

Give your kids a strong financial start.

Unum's interest-sensitive 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 earns interest, they can save for their children's future. *Now that's a smart lesson.*

Features that add value

1. Designed to accumulate cash value at a guaranteed rate of 4%. You could borrow from the cash value or use it to buy a reduced policy with no more premiums.
2. Policy amounts of $1 and $2 per week require no health questions if you apply when you are first eligible. If you wait, there will be a few medical questions. A $3 per week policy is available but requires health questions to determine eligibility.

How to apply

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

Three reasons to buy this coverage at work

1. You get affordable 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.

Child policy eligibility

Open to employee's eligible children, stepchildren, legally adopted children and grandchildren between the ages of 14 days and 24 years (14 years in New York).

What's at risk?

The annual cost of child injury deaths in the U.S. is an estimated $34.5 billion.[1]

If an accident were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain the loss would place on your family.

My child's interest-sensitive 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 need.

A personalized illustration will be provided at policy issue, if required by your state.

Amounts and values

	Weekly premium			Values at age 65					
	Coverage amount			Guaranteed cash value*			Reduced paid up		
Issue age	Based on $1 weekly premium	Based on $2 weekly premium	Based on $3 weekly premium	Based on $1 weekly premium	Based on $2 weekly premium	Based on $3 weekly premium	Based on $1 weekly premium	Based on $2 weekly premium	Based on $3 weekly premium
0	$10,277	$20,553	$30,830	$4,279.75	$8,559.09	$12,838.85	$9,681	$19,361	$29,042
1	10,236	20,472	30,709	4,255.62	8,511.23	12,767.27	9,626	19,253	28,880
2	10,097	20,194	30,291	4,189.45	8,378.89	12,568.34	9,477	18,953	28,430
3	9,943	19,885	29,828	4,116.10	8,231.79	12,347.90	9,311	18,621	27,932
4	9,830	19,660	29,490	4,059.10	8,118.20	12,177.31	9,182	18,364	27,546
5	9,683	19,367	29,050	3,987.75	7,975.91	11,963.66	9,020	18,042	27,062
6	9,437	18,875	28,312	3,875.40	7,751.21	11,626.61	8,766	17,534	26,300
7	9,220	18,440	27,660	3,775.04	7,550.07	11,325.11	8,539	17,079	25,618
8	8,950	17,900	26,850	3,652.94	7,305.89	10,958.83	8,263	16,526	24,790
9	8,725	17,450	26,174	3,549.33	7,098.66	10,647.58	8,029	16,057	24,085
10	8,511	17,021	25,532	3,450.10	6,899.80	10,349.91	7,804	15,608	23,412
11	8,215	16,430	24,645	3,317.79	6,635.58	9,953.38	7,505	15,010	22,515
12	7,963	15,926	23,890	3,203.51	6,407.03	9,610.95	7,246	14,493	21,740
13	7,704	15,407	23,111	3,086.84	6,173.28	9,260.12	6,983	13,964	20,947
14	7,461	14,921	22,382	2,976.94	5,953.48	8,930.42	6,734	13,467	20,201
15	7,242	14,485	21,727	2,876.96	5,754.31	8,631.27	6,508	13,017	19,524
16	7,027	14,054	21,081	2,779.11	5,558.22	8,337.32	6,286	12,573	18,859
17	6,833	13,666	20,499	2,689.88	5,379.76	8,069.64	6,085	12,169	18,254
18	6,641	13,282	19,923	2,601.74	5,203.49	7,805.23	5,885	11,771	17,656
19	6,412	12,824	19,236	2,499.40	4,998.80	7,498.19	5,654	11,308	16,961
20	6,198	12,396	18,594	2,403.15	4,806.30	7,209.45	5,436	10,872	16,308
21	5,977	11,954	17,931	2,304.43	4,608.86	6,913.30	5,213	10,425	15,638
22	5,740	11,479	17,219	2,199.91	4,399.44	6,599.35	4,976	9,952	14,928
23	5,520	11,040	16,561	2,102.18	4,204.36	6,306.93	4,755	9,511	14,267
24	5,312	10,623	15,935	2,009.42	4,018.47	6,027.89	4,545	9,090	13,635

*The guaranteed interest rate is 4%. Surrender value will be reduced by any outstanding loans.

1 "Injury Facts," by Safe Kids USA, available at http://www.safekids.org/members/unitedstates.html, [cited April 9, 2007].

Exclusions: If within two years (one year in Colorado, Missouri and North Dakota) from the date of issue of this policy the insured individual dies by suicide, while sane or insane, the amount payable by Unum in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by 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 that may affect any benefits payable. For complete details of coverage, please refer to Policy Form L-21794 or see your Unum representative for specific provisions and details of availability. Loans or surrender of the policy may be subject to penalties/maximums.

Underwritten by: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402
In NY, underwritten by: First Unum Life Insurance Company, 99 Park Avenue, 6th Avenue, New York, NY 10016 **unum.com**

For employee information