

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?

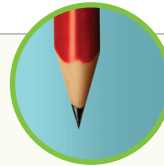
40% of households with minor children say they would immediately have trouble meeting everyday living expenses if the primary breadwinner died.

30% said they would have trouble keeping up with expenses after several months.



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 (<i>credit cards, loans, car payment</i>)	\$ _____
TOTAL	\$ _____

Ongoing expenses

How much do your dependents need each year?

Utilities (<i>electric, phone, cable, Internet</i>)	\$ _____
Medical costs, insurance	\$ _____
Food, clothing, gasoline	\$ _____
Savings contributions (<i>retirement</i>)	\$ _____
TOTAL	\$ _____

Future plans

How much will your loved ones need for the future?

College	\$ _____
Other (<i>retirement, long term care</i>)	\$ _____
TOTAL	\$ _____

GRAND TOTAL

Subtract existing coverage	– \$ _____
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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 benefit amount reduces at age 75 by 50%.
- 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 (14 days through 24 years*) 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.

My individual universal life coverage

Amount I applied for: \$ _____
Cost per pay period: \$ _____
Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

*In NY, children are covered from 14 days to 14 years.
1,2 LIMRA, "Trends in Life Insurance Ownership," August 30, 2010.
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-21825 or see your Unum representative.
Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
In NY, underwritten by: First Unum Life Insurance Company, New York, New York