



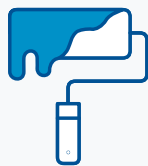
An injury or illness shouldn't disable your income.

That's why your employer provides Long Term Disability Insurance for you.



Disability benefits to help you maintain your lifestyle

Unum's Long Term Disability Insurance can pay you a percentage of your eligible monthly earnings (up to the maximum allowed by your plan) if you become ill or injured and can't work for an extended period due to a covered disability. It can help you pay your bills and protect your finances at a time when you have extra medical costs but don't get a paycheck.



Savings aren't always enough.

Dave is an office manager for an accounting firm. On weekends, he does a lot of work on his house and yard. If he has a serious accident at home and is unable to work, he doesn't want his savings to dwindle or his family to suffer financially while he recuperates.

For Illustrative Purposes Only.

MY CHECKLIST

Expenses that you may choose to cover with your disability benefits:

- Mortgage/rent
- Transportation
(gas, car payments, repairs)
- Utilities
(electric, water, cable, internet)
- Child care/elder care
- College expenses
- Loans/credit card debt

✓ Get the coverage you need.

Your employer is paying the premium for Unum's Long Term Disability Insurance for all eligible employees.

Advantages of Long Term Disability plan

1. Your employer pays the premium.
2. No medical underwriting to qualify for coverage.*

? What are these?

Benefit period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

EXTRA FEATURES THAT ADD VALUE

Work-life balance employee assistance program

Online resources, 24-hour, toll-free access to master's-level consultants for confidential** advice on everyday issues as well as more serious ones.

Worldwide emergency travel assistance program

This service provides you and your family with emergency medical assistance with one phone call anytime while you are in another country, or in the United States traveling 100 miles or more away from home.

Survivor benefit

Unum will pay your eligible survivor a lump-sum benefit equal to three months of your gross disability payment. It will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.

Accelerated (early) survivor benefit

You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments.

Rehabilitation and return-to-work assistance

If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.

* Benefits may be subject to a preexisting condition provision.

** The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

Not for use in AZ, KY or NM.

Services may not be available in New York.

State mandated limitations for legal services in WA apply.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for

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guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, Garden City, New York
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.
Applicable to policy form C.FP-1.



Better
benefits
at work.™

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