

Unum Group Voluntary Term Life

Provide life protection easily and affordably

Better Benefits at Work

Voluntary Term Life provides coverage during an employee's working years with high benefit options and the ability to increase coverage at enrollment events.

This benefit is even portable—employees can keep their coverage if they leave their employer.

Our life insurance benefits allow you to offer needed life protection while also meeting your company's goals. When you choose employee-paid, guaranteed issue voluntary life benefits, your employees will appreciate the opportunity to enhance their coverage since many employees do not have access to life coverage outside of work.

Unum group term life coverage through CoPower **SELECT** enables employers to support their employees through life's ups and downs. It's simply one more way you can show your employees how much you care.



46% of Americans die with less than \$10,000 in financial assets, or none at all.¹

<p>Accidental Death and Dismemberment (AD&D)</p>	<p>100% benefit not only for loss of life, but also in the unfortunate case of dismemberment, loss of sight/speech/hearing, and quadriplegia. Additional benefits will be paid in the event of a fatal accident, or an accident that results in the loss of eyesight, speech, hearing, or a limb. Benefits also include coverage for education, repatriation, exposure/disappearance, and seatbelt/airbag benefits.</p>
<p>Waiver of Premium</p>	<p>The premium is waived for an employee's life coverage if the employee is under age 60 and disabled for 9 months.</p>
<p>Life Planning Financial and Legal Resources</p>	<p>Impartial advice and customized service. Financial and legal resources, as well as emotional counseling and support, are available at no charge to the spouse and beneficiaries if the covered employee is terminally ill or dies.</p>
<p>Guaranteed Issue Amounts</p>	<p>Employees can get a base level of coverage — and often increase the coverage amount later — with no health questions or physical exams.</p>
<p>Accelerated Death Benefit</p>	<p>Pays 100% of the insured employee's or dependent's life benefit in the event the insured employee or dependent becomes terminally ill, and the employee's or dependent's life expectancy has been reduced to less than 12 months. The employee's or dependent's death benefit will be reduced by the Accelerated Life Benefit paid.</p>

¹ James Poterba, Steven Venti, and David Wise, *Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts* (National Bureau of Economic Research, 2012).

Group Term Life Plan Benefits and Program Guidelines

For groups of
10 - 249 employees

	Employee	Spouse	Child(ren) (covers all children up to age 26)
Group Eligibility	<ul style="list-style-type: none"> • 10–249 employees • Groups currently enrolled with Unum Life are not eligible for coverage through CoPower 		
Eligible Employees	Permanent, full-time employees working 30 or more hours per week		
Out of State	No limit to the number of out of state employees		
Rate Guarantee	3 years		
Standalone	Yes	No. Requires the employee to have Voluntary Life in place.	
Contribution	100% employee paid		
Participation	Greater of ten enrollees or 15% of all eligible employees		
Guaranteed Issue Amounts	<ul style="list-style-type: none"> • 10–49 employees: \$30,000 • 50–249 employees: \$80,000 	All group sizes: \$10,000	All group sizes: \$10,000
Maximum Amounts Available	Lesser of \$250,000 or five times earnings; \$10,000 increments	Lesser of \$250,000 or 100% of employee's voluntary life amount; \$5,000 increments	Up to \$10,000 per child; \$2,000 increments
Age Reduction Schedule	<ul style="list-style-type: none"> • 65% at age 70 • 50% at age 75 	N/A	
Conversion	Yes, with no Evidence of Insurability required.		
Portability	Yes, at group rates. Not eligible if terminally ill or injured.		
Administrative Fees	A \$10 per month administration fee is charged to all Unum groups. A \$15 per month maximum administration fee is charged for groups with Unum Life, LTD, and/or other CoPower products.		

*Evidence of insurability is required for amounts over the guaranteed issue limits

Group Voluntary Life - Employee/Spouse

Age Band	Rates \$1,000 (Includes AD&D)
<25	\$0.12
25-29	\$0.13
30-34	\$0.15
35-39	\$0.21
40-44	\$0.29
45-49	\$0.44
50-54	\$0.69
55-59	\$1.04
60-64	\$1.84
65-69	\$2.78
70-74	\$4.94
75+	\$9.66

Group Voluntary Life - Child

Age Band	Rates Per \$1,000 (Includes AD&D)
Birth to age 26	\$0.33

Contact your broker for more information!

For plan administration, contact CoPower:
888.920.2322 www.copower.com