

What would your family do without your income?

Unum's Voluntary Term Life and AD&D Insurance can help.

Better prepared for the future

Jarrod and Amy have two careers, two children, two day care payments and a two-story house on the lake. If either one dies prematurely, one paycheck won't keep the family afloat. They have basic life insurance at work, but they want enough coverage to meet their actual needs.

What happens after you're gone?

If primary wage earner died:¹

34% of households would have immediate trouble paying everyday living expenses



If you die during your working years, Term Life benefit can help cover expenses such as:

- mortgage debt
- college tuition
- final expenses
- health care costs
- car loans

Accidental death & dismemberment (AD&D)

- If you survive a serious accident, the AD&D benefit can pay 25-100% of the death benefit for covered injuries, including loss of sight, hearing or a limb.
- Death due to accident doubles the life benefit amount.

Three reasons to buy this coverage at work — now.

- Adds more coverage at affordable group rates**
Your employer may offer basic term life, but it's probably not enough for your needs. Buy more term life insurance at an affordable rate. If you leave your job, Unum will allow you to switch to an individual policy. Unum will bill you directly for the premium.
- Affordable rates**
You get affordable rates for you and your family. Premiums are conveniently deducted from your paycheck.
- Requires no physical exam**
Once you buy coverage during the initial enrollment, you can add to it each year to your plan's guaranteed issue amount, without a medical exam or health questions.

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

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

Contact Information

For Claim Information, contact Unum:

T: 800.445.0402
www.unum.com

For Benefits and Eligibility, contact CoPower:

T: 888.920.2322
E: requests@copower.com
www.copower.com

Get the coverage you need.

Term Life and AD&D insurance is offered to all eligible employees and their families. Choose the benefit amount you need — up to your plan's maximum, for both.

Who can have it?	What's the benefit amount?	How long can they keep it?
Employee	Lesser of \$250,000 or five times earning.	Benefits are portable and convertible.
Spouse Available with purchase of employee coverage; during initial enrollment, does not require a physical exam or health questions unless you request a benefit above the guaranteed issue amount.	Increments of \$5,000 up to guaranteed issue amount. Lesser of \$250,000 or 100% of employee's voluntary life amount.	Your spouse can keep coverage as long as you keep yours, no matter where (or if) you work.
Child Available with purchase of employee coverage for eligible dependent children, which may include stepchildren, legally adopted children and grandchildren, age birth through 26 years. ²	Increments of \$2,000 up to guaranteed issue amount. <ul style="list-style-type: none"> • Standalone - \$10,000 per child • Supplemental - \$6,000 per child 	Ends when employee policy ends or when children turn 19 (or 26 if full-time students). At the time, children can purchase an individual policy, not to exceed the original children's benefit amount.

Benefit highlights you'll appreciate:

Life Planning Financial & Legal Resources

Financial planning and counseling are available to you and your family members at no extra cost if you die or diagnosed with a terminal illness.

Accelerated (Early) Benefit

If you become terminally ill with less than 12 months to live, you may get up to 100% of your benefit early. Early payout is deducted from the policy's final death benefit.

Seat Belt Benefit

If you die in a car accident while using a seat belt (or a seat protected by an air bag) and it's the result of a covered accident, this pays an extra benefit.

Education Benefit

If you die within 365 days of an accident, this benefit helps pay for your children's tuition after they graduate from high school.*

Repatriation (Bring You Home) Benefit

If you die in an accident 100 miles or more from home, this helps pay the cost to transport you home.

Life Planning Financial & Legal Resources

Available to employees and their spouses facing a terminal illness, this service can provide clarity and comfort during an emotional time. From grief counseling, to will and estate management assistance, this service provides personal advice and emotional support when you need it most.

Group Voluntary Life: Supplemental & Standalone Employee and Spouse Per \$1,000 (Includes AD&D)	
Age Band	Rate
<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

Child(ren) Per \$1,000 (Includes AD&D)	
Age Band	Rate
Up to 26	\$0.33

GetBenefitSmart.com
Finally, benefits made simple



The benefit information contained in this booklet is summary in nature. It does not include all services, limitations or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage.

1. LIMRA, *Trillion Dollar Baby - Growing Up: The Sales Potential of the U.S. Underinsured Life Insurance Market* (2011).

2. An unmarried handicapped dependent child who becomes handicapped prior to the child's attainment of age 26 may be eligible for benefits. Please see your plan administrator for details on eligibility.