

# What would your family do without your income?

Unum's group voluntary term life and AD&D insurance can help.

## Better prepared for the future

Jarrod and Amy have two careers, two children, two daycare 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?

Experts recommend having enough life insurance to replace income for 7 to 10 years.<sup>1</sup>

The typical married couple has less than half of that.<sup>2</sup>



## Features with value

### 1. 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 group term life and accidental death and dismemberment (AD&D) 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.

### 2. Requires no physical exam

If you apply during your initial enrollment, you are guaranteed to receive a specific amount of coverage — your plan's guarantee issue amount — without taking a medical exam or answering any health-related questions.

**How to apply** ) Your benefit enrollment is coming soon. To learn more, watch for information from your employer.



## MY WORKSHEET

*(For illustrative purposes only.  
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</i> )	\$ _____
<b>TOTAL</b>	\$ _____

### Ongoing Expenses

*How much do your dependents need each year?*

Home maintenance	\$ _____
Transportation ( <i>gas, car payments, repairs</i> )	\$ _____
Utilities ( <i>electric, water, cable, Internet</i> )	\$ _____
Insurance ( <i>health, life, car, home</i> )	\$ _____
Food & clothing ( <i>groceries, restaurants</i> )	\$ _____
Education ( <i>tuition, books, supplies</i> )	\$ _____
Child care/elder care	\$ _____
Savings contributions ( <i>retirement</i> )	\$ _____
Medical costs ( <i>doctor copays, medications</i> )	\$ _____
<b>TOTAL</b>	\$ _____

### Future Plans

*How much will your loved ones need for the future?*

College	\$ _____
Other ( <i>pension replacement, long term care, funeral expenses</i> )	\$ _____
<b>TOTAL</b>	\$ _____
<b>GRAND TOTAL</b>	\$ _____
Subtract existing coverage	-\$ _____

Consider adding this amount of life insurance \$ \_\_\_\_\_

# Get the coverage you need.

Group voluntary term life with AD&D insurance is offered to all eligible employees. Choose the benefit amount you need — up to your plan’s maximum, for both.

## Three reasons to buy this coverage at work — now

1. Once you buy coverage during the initial enrollment, you can add to it each year up to your plan’s guarantee issue amount, without a medical exam or health questions.
2. You get affordable rates for you and your family. Premiums are conveniently deducted from your paycheck.
3. You can keep insurance coverage if you leave the company or retire, provided you aren’t seriously ill. You’re billed at home for your premium amount.

## Available family coverage (if offered by your employer)

Who can have it?	What’s the benefit amount?	How long can they keep it?
<b>Spouse</b> 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 guarantee issue amount.	In increments specified by your plan design — up to 100% (or 50% in some states) of the employee benefit amount.	Your spouse can keep coverage as long as you keep yours, no matter where (or if) you work.
<b>Child</b> Available with purchase of employee coverage for eligible dependent children, which may include stepchildren, legally adopted children and grandchildren, age birth through 26 years.	Birth to age 19 (or 26 if full-time student); in increments of \$1,000 up to \$10,000, and up to 100% (or 50% in some states) of the employee benefit amount.	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.

## Benefits highlights you’ll appreciate:

**AD&D benefit** — This is paid, in addition to the life benefit, if you or a covered dependent die in a covered accident. It also pays if you suffer a covered dismemberment.

**Accelerated (early) benefit** — If you become terminally ill with less than 12 months to live, you have access to part or all of your life benefit early, up to your plan’s maximum.

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

**Seatbelt benefit** — Pays an additional benefit if you die in a covered private-passenger car accident while wearing a seat belt. An extra benefit is paid if the seat is protected by an airbag plus seat belt and your seat belt is properly fastened.

**Education benefit** — If you or your insured spouse dies within 365 days of a covered accident, this benefit can help pay for your unmarried children’s ongoing college education.

**Repatriation (bring you home) benefit** — If you or your covered dependent(s) die in a covered accident more than 100 miles from home, this helps pay to prepare the body and send it to a mortuary.

## My group voluntary life and AD&D coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_/\_\_\_/\_\_\_

*(For your records — complete during your enrollment)*

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(s): C. FP-1 et al or see your Unum representative for specific provisions and details of availability.

*Underwritten by:* Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

*In New York, underwritten by:* First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016 [unum.com](http://unum.com)

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## For employee information

EN-1083 (3-08)

1,2,3 LIMRA, “Facts About Life” Fact Sheet, September 2007.

Portability is not available to employees and/or dependents who have a medical condition which has a material effect on life expectancy; these individuals may be eligible for conversion coverage.

**Exclusions:** Life insurance benefits will not be paid for deaths caused by suicide in the first 24 months after your effective date of coverage. Additionally, no increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

Survivor financial counseling services are provided by The Ayco Company, L.P., a Goldman Sachs Company, and are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination, and coverage may be withdrawn at any time. Contact your Unum representative for details.