



## Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

### How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%.<sup>\*</sup> You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

### What's included?

#### A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're expected to live 12 months or less, 24 months in Illinois, Kansas, Massachusetts or Washington. It would reduce the benefit that's paid when you die.

#### Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information.

### Who can get coverage?

<b>You:</b>	You can purchase up to a maximum benefit amount of \$300,000, if you're between 15 and 80 years old. The cost is based on your age when coverage is issued and whether you use tobacco.
<b>Your spouse: Individual coverage</b>	Available for your spouse between the ages of 15 to 80, even if you don't purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase up to a maximum benefit amount of \$75,000. The cost is based on your spouse's age and whether they use tobacco.
<b>Your children: Individual coverage</b>	Your children can have individual coverage, even if you don't get coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase a benefit amount of up to \$50,000 for each child.

### Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

### What else can I add?

#### An Accidental Death Benefit

This increases the payment your family would receive if you die from a covered accident before age 70.

- Available for you and your spouse, age 15-65
- Doubles the death benefit, which could add up to \$150,000 extra coverage

This option will increase your cost.

## Whole Life Insurance

### Sample coverage amounts\*\*

#### Lifetime premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

\$15,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	-	-
35	\$3.87	\$4,673
45	\$6.48	\$3,815

\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$5.87	\$12,146
35	\$9.02	\$10,905
45	\$15.11	\$8,902

\$55,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$9.22	\$19,086
35	\$14.17	\$17,136
45	\$23.75	\$13,989

\*\*Sample amounts shown are for non-tobacco users.  
Cash values may vary for policies effective prior to 1/1/2020.

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.

\*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy. Eligible employees must be actively at work to apply for coverage. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage.

#### Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin.

#### Exclusions

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years (12 months in ND) from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

#### Termination of coverage

All coverage under this policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

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 which may affect any benefits payable. For complete details

Underwritten by:

Provident Life and Casualty Insurance Company, Chattanooga, TN  
First Unum Life Insurance Company, New York, New York

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of coverage and availability, please refer to Policy Form L-21848 or FUL-21848 in New York et al. or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

# If you weather a serious disability, could your finances ride out the storm?

Unum's Long Term Care (LTC) Rider can help you protect your savings.

## Protecting long term plans

Marcia's savings are modest, but she's worked hard for every penny. She wants to travel to Italy, pay for her daughter's wedding, and leave something behind for those she loves. But she's seen how quickly the cost of long term care can deplete a lifetime of savings. She wants to make sure a traumatic accident or illness won't threaten her nest egg.

## Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that can mean long term treatment in a nursing home or assisted living facility. And the same care that saves your life can devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is.

By adding a Long Term Care Rider to your Life Insurance policy, you can help protect your savings from being drained by this expensive care. Most importantly, this coverage allows you to use the benefit whether you receive care at home, or in a long term care facility, an assisted living facility, an adult day care, or a nursing home.

**How to apply** ) To learn more, watch for information from your employer.

## How long term care benefits work

Here is an example of how this LTC rider can help you finance a period of long term care. This illustration is based on an insured individual who has a \$25,000 Life Insurance policy.\*

HIGHLIGHTS	
<b>BASE RIDER — Employer-selected</b>	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit. Payments reduce the death benefit until exhausted (approximately 16 months).	\$1,500 per month
<b>Restoration Benefits Rider** — Employee-selected</b>	
This rider restores 100% of the policy's specified amount (face amount), death benefit and cash value.	\$25,000 death benefit

\* Assumes there are no outstanding policy loans.

\*\* The Restoration Benefits Rider is not available with Voluntary Individual Universal Life policies. It is also not available with the Whole Life paid-up-at-70 option. See back for details.

# Get the coverage you need.

## Here are the advantages of our Long Term Care Rider:

- Available at initial offering to employees and spouses ages 15 to 70. All newly eligible adult policies will automatically receive the Long Term Care Rider.
- Available with policy's specified amount (face amount) of at least \$10,000.
- For long term care facility, nursing home care or assisted living facility, provides a maximum monthly benefit that is the lesser of:
  - 6% of the death benefit, less any policy debt at the end of the waiting period, or
  - \$3,000.
- For home health care or adult day care, provides a maximum monthly benefit that is the lesser of:
  - 4% of the death benefit, less any policy debt at the end of the waiting period;
  - your actual monthly expenses; or
  - \$1,500.
- Benefits are payable once you have been receiving long term care for 90 days, subject to the conditions of the rider.
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.
- The benefit period maximum is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.
- The cost is based on your age at issue and whether you use tobacco.
- The rider is tax-qualified, which means that any benefits you receive will not be taxed.†

For Whole Life coverage, the following option may be available for employees and spouses age 15-50:

You can pay an adjusted premium, so your policy will be paid up by age 70. Your Life coverage and Long Term Care coverage will continue as long as you keep your Life policy. (The Restoration Benefits Rider is not available with this option.)

## Additional Long Term Care Rider Restoration Benefits Rider

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Benefit Rider will be restored one time.
- Not available with Voluntary Individual Universal Life policies.

See your outline of coverage for additional details.

† Under current tax laws.

Unum complies with all state civil union and domestic partner laws when applicable.

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has exclusions and limitations that may affect any benefits payable. For complete details of

coverage and availability, please refer to the Long Term Care rider and to policy form L-21848, L-21848-70, L-21825 or contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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