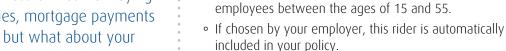


## If you became disabled, could you pay your insurance premiums?

Our Waiver of Premium Rider can help.

If you were to become disabled, you might face the additional challenge of loss of income. Paying the bills — groceries, utilities, mortgage payments — would be hard enough, but what about your life insurance? Would you be able to continue paying the premium?

Unum's interestsensitive whole life
insurance policy
offers an added
benefit that can
help you pay
your life insurance
premium if you
become disabled — a
Waiver of Premium Rider.



• The premiums you pay during the six-month waiting period are refunded.

• To qualify for waiver of premium benefits, your disability must begin before age 65.

• The waiver of premium is available to eligible

## Did you know?

How the waiver works

• Three out of 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an accident or illness.1



 38% of workers could pay their bills for three months or less if they couldn't collect a paycheck due to a disabling illness or injury.<sup>2</sup>



## How to apply )

To learn more, watch for more information from your employer.

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 Policy Form L-21794 and contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee In NY, underwritten by: First Unum Life Insurance Company, New York, New York

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

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<sup>1</sup> Commissioners Individual Disability Table A, Society of Actuaries, 1985.

<sup>2</sup> Council for Disability Awareness, "The Disability Divide, CDA 2010 Consumer Disability Awareness Survey," March 2010.