

# 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 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.



## How the waiver works

- The waiver of premium is available to eligible employees between the ages of 15 and 55.
- If chosen by your employer, this rider is automatically included in your policy.
- 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.

## Did you know?

- More than three-quarters (77%) of workers think that missing work for three months because of injury or illness would create a financial hardship, while half think it would cause a "great hardship."<sup>1</sup>
- Nearly all households (90%) say that they would suffer financial hardship if they were disabled and unable to work for a year.<sup>2</sup>



## How to apply )

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

<sup>1,2</sup> Consumer Federation of America and Unum, *Employee Knowledge and Attitudes about Employer-Provided Disability Insurance* (2012).

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

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

In NY, underwritten by: First Unum Life Insurance Company, New York, New York

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-21848 and FUL-21848-NY and contact your Unum representative.

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

© 2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.