

Could your family members maintain their lifestyle without you?

Unum's interest-sensitive whole life insurance can help.

Make your mark on their future.

Joan believes the best things in life happen in pairs, like her twin boys and her gracefully aging parents. If something should happen to her, she wants to take care of her loved ones so they can focus on taking care of each other.

What happens after you're gone?

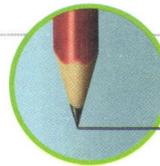
40% of households would have trouble meeting everyday living expenses if the primary wage earner died. Another 30% said they would have trouble keeping up with expenses after several months.¹

50% of households feel they need more life insurance — the highest level ever.²



Three reasons to buy this coverage at work — now

1. You get affordable rates when you buy this policy through your employer. The premiums do not increase with age and are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.



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 (<i>credit cards, loans, car payment</i>)	\$ _____
TOTAL	\$ _____

Ongoing expenses

How much do your dependents need each year?

Utilities (<i>electric, phone, cable, Internet</i>)	\$ _____
Medical costs, insurance	\$ _____
Food, clothing, gasoline	\$ _____
Savings contributions (<i>retirement</i>)	\$ _____
TOTAL	\$ _____

Future plans

How much will your loved ones need for the future?

College	\$ _____
Other (<i>retirement, long term care</i>)	\$ _____
TOTAL	\$ _____

GRAND TOTAL

	\$ _____
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Subtract existing coverage	-\$ _____
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Consider adding this amount of life insurance

	\$ _____
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How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

Interest-sensitive whole life insurance is offered to all eligible employees ages 15 to 80 who are actively at work. You decide if it's right for you or your family.

Four features that add value

- 1. Accumulates cash value** — Guaranteed at a rate of 4%. You can borrow from the cash value or use it to buy a reduced policy with no more premiums due.
- 2. Living Benefit Option Rider** — Included on all policies. You can request an advance, up to 100% of the benefit amount (maximum of \$150,000), if you're diagnosed with a terminal illness limiting life expectancy to 12 months or less.³
- 3. Adds more coverage that's affordable** — If your employer gives you term life insurance, you have some coverage, but

it may not be enough for your needs. You can buy interest-sensitive whole life insurance at an affordable premium that is fixed and guaranteed for life.

- 4. Requires no physical exam** — During enrollment, you can get this insurance up to a specified amount without taking a health exam. You may be asked a few health questions.

Additional purchase option

Accidental Death Benefit Rider — Available at initial enrollment to employees and spouses ages 15 to 65, this rider pays an additional death benefit equal to the base policy amount (subject to a \$150,000 maximum) if the policy holder dies before age 70 as the result of a covered accident.

Available family coverage

Who can have it?	What's the benefit amount?	How long can they keep it?
Spouse policy Ages 15 to 80	Minimum policy amount of \$2,000. Actual benefit amount based on coverage amount chosen and age at issue.	Even if you leave your employer, you can keep your spouse's policy and be billed directly at home.
Child Term Rider With purchase of employee or spouse policy, available to eligible children, stepchildren, legally adopted children and grandchildren (14 days to age 25*) of the primary insured adult.	\$1,000 to \$10,000 — one rider covers all children.	Rider ends when your policy ends or when children turn 25. At that time, children are guaranteed the right to buy an individual whole life policy at 5 times the amount of their rider.
Child policy No employee or spouse purchase needed. Same eligibility and issue ages as child rider.	Policies are individual. Benefit amounts based on age at issue and premium selected.	Your children can keep it, even if you leave your employer.

My interest-sensitive whole life coverage

Amount I applied for: \$ _____
 Cost per pay period: \$ _____
 Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

*In NY, issue ages of children are 14 days to 14 years.

1,2 LIMRA, "Trends in Life Insurance Ownership," August 30, 2010.

3 In IL, MA, and WA, the Living Benefit Option Rider benefit may be requested if you are diagnosed with a terminal illness limiting life expectancy to 24 months.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
 In NY, underwritten by: First Unum Life Insurance Company, New York, New York
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Give your kids a strong financial start.

Unum's interest-sensitive whole life insurance for children can help.

Teach your kids to start saving now.

Katie and Derek work hard for what they have. But they're also smart financial planners who save their money — and they're teaching their kids to do the same. By buying a life insurance policy that earns interest, they can save for their children's future. *Now that's a smart lesson.*



Features that add value

1. Designed to accumulate cash value at a guaranteed rate of 4%. You could borrow from the cash value or use it to buy a reduced policy with no more premiums.
2. Policy amounts of \$1 and \$2 per week require no health questions if you apply when you are first eligible. If you wait, there will be a few medical questions. A \$3 per week policy is available but requires health questions to determine eligibility.

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

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

Child eligibility

Coverage is available to your children, stepchildren, legally adopted children and grandchildren age 14 days to 24 years (age 14 days to 14 years in New York).

Financial protection for your family

If an accident were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain of your loss — so you can take care of your family during this difficult time.

My child's interest-sensitive whole life coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

Get the coverage you need.

A personalized illustration will be provided at policy issue, if required by your state.

Amounts and values

Issue age	Weekly premium			Values at age 65					
	Coverage amount			Guaranteed cash value*			Reduced paid up		
	Based on \$1 weekly premium	Based on \$2 weekly premium	Based on \$3 weekly premium	Based on \$1 weekly premium	Based on \$2 weekly premium	Based on \$3 weekly premium	Based on \$1 weekly premium	Based on \$2 weekly premium	Based on \$3 weekly premium
0	\$10,277	\$20,553	\$30,830	\$4,279.75	\$8,559.09	\$12,838.85	\$9,681	\$19,361	\$29,042
1	10,236	20,472	30,709	4,255.62	8,511.23	12,767.27	9,626	19,253	28,880
2	10,097	20,194	30,291	4,189.45	8,378.89	12,568.34	9,477	18,953	28,430
3	9,943	19,885	29,828	4,116.10	8,231.79	12,347.90	9,311	18,621	27,932
4	9,830	19,660	29,490	4,059.10	8,118.20	12,177.31	9,182	18,364	27,546
5	9,683	19,367	29,050	3,987.75	7,975.91	11,963.66	9,020	18,042	27,062
6	9,437	18,875	28,312	3,875.40	7,751.21	11,626.61	8,766	17,534	26,300
7	9,220	18,440	27,660	3,775.04	7,550.07	11,325.11	8,539	17,079	25,618
8	8,950	17,900	26,850	3,652.94	7,305.89	10,958.83	8,263	16,526	24,790
9	8,725	17,450	26,174	3,549.33	7,098.66	10,647.58	8,029	16,057	24,085
10	8,511	17,021	25,532	3,450.10	6,899.80	10,349.91	7,804	15,608	23,412
11	8,215	16,430	24,645	3,317.79	6,635.58	9,953.38	7,505	15,010	22,515
12	7,963	15,926	23,890	3,203.51	6,407.03	9,610.95	7,246	14,493	21,740
13	7,704	15,407	23,111	3,086.84	6,173.28	9,260.12	6,983	13,964	20,947
14	7,461	14,921	22,382	2,976.94	5,953.48	8,930.42	6,734	13,467	20,201
15	7,242	14,485	21,727	2,876.96	5,754.31	8,631.27	6,508	13,017	19,524
16	7,027	14,054	21,081	2,779.11	5,558.22	8,337.32	6,286	12,573	18,859
17	6,833	13,666	20,499	2,689.88	5,379.76	8,069.64	6,085	12,169	18,254
18	6,641	13,282	19,923	2,601.74	5,203.49	7,805.23	5,885	11,771	17,656
19	6,412	12,824	19,236	2,499.40	4,998.80	7,498.19	5,654	11,308	16,961
20	6,198	12,396	18,594	2,403.15	4,806.30	7,209.45	5,436	10,872	16,308
21	5,977	11,954	17,931	2,304.43	4,608.86	6,913.30	5,213	10,425	15,638
22	5,740	11,479	17,219	2,199.91	4,399.44	6,599.35	4,976	9,952	14,928
23	5,520	11,040	16,561	2,102.18	4,204.36	6,306.93	4,755	9,511	14,267
24	5,312	10,623	15,935	2,009.42	4,018.47	6,027.89	4,545	9,090	13,635

*The guaranteed interest rate is 4%. Surrender value will be reduced by any outstanding loans.

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Finally, benefits made simple



In Maryland, the product is referred to as Fixed Premium Universal Life insurance.
In New York, the product is referred to as Scheduled Premium Universal Life insurance.

Exclusions: If within two years (one year in Colorado, Missouri and North Dakota) from the date of issue of this policy the insured individual dies by suicide, while sane or insane, the amount payable by Unum in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by this policy.

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 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 L-21794 or see your Unum representative for specific provisions and details of availability. Loans or surrender of the policy may be subject to penalties/maximums.

Termination: Your coverage ends when any of the following occurs: the insured individual requests to terminate, non-payment of premiums, the insured individual dies, the policy matures, the grace period ends.

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

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

Unum's Qualified 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 scramble her nest egg.

How long term care benefits work

This 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

BASE RIDER — Employer selected

LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit.	\$1,500 per month
Payments reduce the death benefit until exhausted (approximately 16 months).	

ADDITIONAL RIDERS — Employee may select one rider listed below

Restoration Benefits Rider	\$25,000 death benefit
After death benefit has been exhausted, this rider restores 100% of death benefit.	

Continuation Benefits Rider	\$1,500 per month
Continues benefits at same level (6% monthly) for additional 16 months, no death benefit during continuation. After the base long term care rider has been exhausted, this rider allows a second period of coverage.	

Combination of Restoration and Continuation Riders	\$25,000 death benefit
<ul style="list-style-type: none"> Restores death benefit one time. Continues benefits for one additional benefit period after death benefits have been exhausted. Combines the features of the restoration and continuation riders — buy the combo instead of separate riders. 	\$1,500 per month

Who's at risk?

- About 9 million Americans over the age of 65 were projected to need long-term care services in 2008.¹
- By 2020, that number is projected to increase to 12 million.²
- There are more than 50 million Americans today providing unpaid care for family members and loved ones.³

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. And surprisingly, 40% of those who are receiving long term care services are not elderly, but under age 65.⁴

By adding a Long Term Care Rider to your life insurance policy, you can help protect your savings pool from the drain of this expensive care. And you can choose from several additional options that can extend or increase your LTC benefits. Most importantly, this coverage allows you to use the benefit whether you receive care at home, in a long term care facility, an assisted living facility, an adult day care, or in a nursing home.

How to apply

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

*Assumes there are no outstanding policy loans.

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.**

Additional Long Term Care Riders

Continuation Benefits

- Continues benefits payable under the Long Term Care Benefit Rider after all monthly amounts under that rider have been exhausted.
- No death benefit is payable during the continuation of benefits.
- Doubles the long term care benefit available under your policy.

Restoration Benefits

- 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.
- Doubles the long term care benefit available under your policy.

Restoration and Continuation Benefits

- Restores 100% of the policy's specified amount (face amount), death benefit and cash value.
- Policy values reduced under the Long Term Care Rider will be restored one time.
- At the point restoration benefits are exhausted, continuation benefits begin.
- No death benefit is payable during the continuation of benefits.
- Triples the long term care benefit available under your policy.

See your outline of coverage for additional details.

**Under current tax laws.

1,2 U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," December 2008.

3 Caring.com, "Caregivers Need A Bailout Too!" January 13, 2009.

4 U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," October 2008.

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 Forms L-21794 and L-21825 and contact your Unum representative.

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