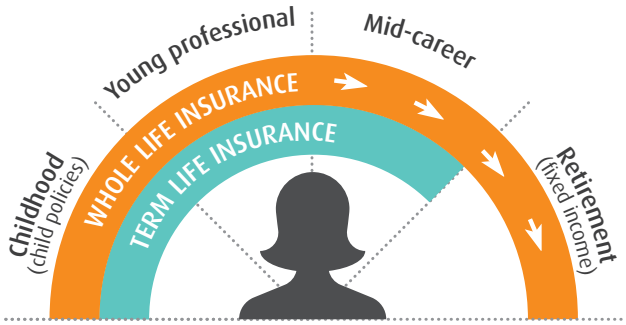
unum
Better benefits at work.

Whole Life Insurance

Get lifetime coverage and useful cash benefits, too.

Whole Life Insurance provides much more than a death benefit — it also offers valuable "living benefits" that you can use during times of need. And you can keep your Whole Life coverage after you retire, making it an essential complement to Term Life.

Whole Life provides a lifetime of coverage.



Whole Life: Benefits for a lifetime

What is Whole Life?

- Whole Life offers "living benefits" you can use when you need them, as well as a death benefit.

What features are available?

- **Cash value.** This policy accumulates cash value.* You can borrow funds from this value as needed.
- **Living benefit option rider.** If you are diagnosed with a terminal illness, you can request up to 100% of your policy's benefit amount and use it for any purpose.**
- **It includes a Long Term Care rider**† — See your plan administrator for more information.

How does it work?

- **Your premiums are level for life.** Premiums will be conveniently deducted from your paycheck.
- **Your death benefit is level, too.** The benefit does not decrease with age.
- **You own the policy.**†† You can keep the policy if you leave or retire. You'll pay the same premium.

Three reasons to buy Whole Life at work — now!

1. **Whole Life rates.** The rates available through your employer are typically more affordable than those available elsewhere.
2. **Age-based premiums.** Premiums are based on your age when you purchase, and don't increase as you get older. So the earlier you buy, the lower your premium will be for the life of your policy.
3. **Guaranteed issue.** Generally available during the initial enrollment at your workplace. When it's offered to you, you can purchase coverage up to a set amount, without medical exams or health questions. If you don't purchase the maximum amount, you have the option to increase it up to that level during future enrollments — no questions asked!#

Premium payment

Your coverage will continue for as long as you pay the premiums.

Sample rates based on $25,000 benefit amount		
Lifetime premium		
Issue age	Weekly premium	Guaranteed cash value at age 65
25	$4.19	$9,840
35	$6.44	$8,851
45	$10.79	$7,140

Sample non-tobacco user rates. Premium rates vary by age, coverage amount and tobacco use. For illustration purposes only

How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

Coverage options available

Who can have it?	What's the benefit amount?	How long can they keep it?
Individual employee coverage Ages 15–80	Minimum policy amount of $2,000. Actual benefit amount based on coverage amount chosen and age at issue. ##	You can keep it as long as you want it. If you leave your employer, you would be billed directly at home.
Individual spouse coverage Ages 15–80	Minimum policy amount of $2,000. Actual benefit amount based on coverage amount chosen and age at issue. ##	If you leave your employer, you can keep your spouse's policy and be billed directly at home.
Individual child coverage No employee or spouse purchase needed. Available to eligible children, stepchildren, legally adopted children and grandchildren (14 days until their 26th birthday) of the primary insured adult.	Up to $50,000 — benefit amounts are based on issue age and premium selected.	Your children can keep it, even if you leave your employer. You would be billed directly at home.
Child Term Life Benefit With purchase of employee or spouse policy, available to eligible children, legally adopted children and stepchildren (14 days until their 25th birthday) of the primary insured adult.	$10,000 — one rider covers all children.	Coverage 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.

Additional protection option

Accidental Death Benefit

It is available at initial enrollment to employees and spouses ages 15–65, and can pay an additional death benefit equal to the base policy amount ($150,000 maximum) if the policyholder dies before age 70 as the result of a covered accident.

Purchase $25,000 base coverage + Accidental Death benefit which adds another $25,000 = **$50,000 total coverage**

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 2001 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.
** You can request an advance, up to 100% of your benefit amount up to $150,000 maximum if you are terminally ill and are expected to live 12 months or less.
† Your policy may include a long term care rider which allows you to use the death benefit to pay for long term care. You must have received long term care for 90 days. Subject to rider conditions.
†† Coverage becomes effective the first day of the month your payment is deducted from your paycheck. If you leave your job, Unum will bill you directly.
# If you increase your coverage later, you receive an additional policy for the increased amount. The premiums will be based on your age at the time you increase the coverage.
Must meet minimum policy amount and minimum premium amount.

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

Exclusion: Life Insurance benefits will not be paid for deaths caused by suicide. If within 24 months 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: The policy will terminate on the earliest of the following:
1. written request by you to terminate the policy; 2. the insured dies; 3. the policy matures; or 4. the loan value exceeds the guaranteed cash value of this policy.

Unum will provide coverage for a payable claim that occurs while you and your dependents are covered under the policy or plan.

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

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable For complete details of coverage please refer to policy form L-21848 and FUL-21848-NY or contact your Unum representative.

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

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