



Whole Life Insurance

This is your opportunity to save for the future while protecting your family's financial security in the event of a death or illness.

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 due to 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%.* You can borrow from that cash value.

What's included?

A "Living" Benefit*

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.**

Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions.

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 and assumes there are no outstanding policy loans.

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).	
Restoration Benefits Rider — Employee-selected	
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.	
This rider restores 100% of the policy's specified amount (face amount), death benefit and cash value.	\$25,000 death benefit

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.
- **Guarantee Issue - No medical questions during this enrollment.**
- 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.

Who can get coverage?

You:	You can purchase a minimum benefit amount of \$10,000, \$5,000 in Washington, 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.
Your spouse: Individual coverage	Available for your spouse, ages 15-80, 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 a minimum benefit amount of \$5,000. The cost is based on your spouse's age and whether they use tobacco.
Your children & grandchildren: Individual coverage	Your children and grandchildren 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.
Your children: Term Life coverage	You can also purchase a Child Term Life benefit of \$10,000, which can be added to an employee or spouse policy. Eligible children, legally adopted children and stepchildren are covered from 14 days until the earlier of their 25th birthday or the date your policy ends. At that time, the child has a right to buy an individual Whole Life policy at up to 5 times the amount of their rider. In Washington, the Child Term Life benefit is not available.

*New York: receipt of accelerated death benefits may adversely affect eligibility for public assistance programs. Benefits paid under the accelerated death benefit provision may be taxable. Individuals should consult with a qualified tax advisor before requesting accelerated benefit payment.

** 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 (24 months or less in IL, KS, MA, and WA).

Whole Life Insurance

Sample base coverage amounts**

Lifetime premium

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

\$30,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$5.03	\$10,411
35	\$7.73	\$9,347
45	\$12.96	\$7,360

\$40,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$6.70	\$13,881
35	\$10.30	\$12,463
45	\$17.27	\$10,174

\$50,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$8.38	\$17,352
35	\$12.88	\$15,579
45	\$21.59	\$12,718

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

How to enroll:

**Enrollment Dates - Monday, September 13th -
Friday, September 24th**

For more information on this benefit and how
to enroll, please visit www.enrollvb.com/nait
OR scan the below QR code.



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 members must be actively at work to apply for coverage. Members are not considered actively at work if they are on a leave of absence.

Members 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 contributions 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 & Accident 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.