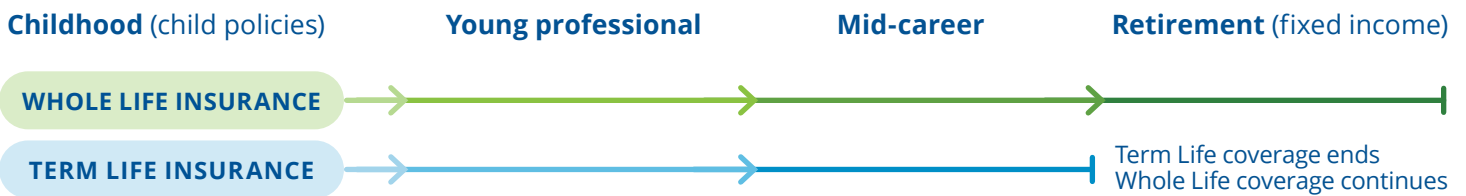




Life insurance: Term or Whole?

YOU SHOULD CONSIDER BOTH

When it comes to life insurance, you may not know you need both Term Life and Whole Life. Term and Whole work together to provide comprehensive protection throughout your entire life. Term Life is essential during your working years. Whole Life provides coverage that extends into retirement — at competitive rates when you buy it early. When you purchase both types, you get valuable financial protection that can last a lifetime.



Term Life and Whole Life: Together, they offer a lifetime of protection

TERM LIFE

WHAT IS IT?

- Provides essential protection during your working years
- Helps your loved ones with financial obligations in case of your death

WHY IS IT IMPORTANT?

Income replacement

Kind of like **renting** a house: you **use the protection** for a set period of time

- Can help your family face the loss of income due to death:
 - Housing
 - Education
 - Saving for retirement
- Can be used to pay for the expenses associated with terminal illness¹

HOW DOES IT WORK?

Flexible, normally ends at retirement

- You may be able to increase coverage as needs evolve.
- The benefit **typically decreases after age 65, and can end at retirement**, when financial obligations may decrease.
- Guaranteed issue — generally available only in the workplace — means you can get coverage without evidence of insurability

WHAT IS IT?

- Can provide benefits for a lifetime
- More than just a death benefit — value that you can use during times of need

WHY IS IT IMPORTANT?

Final expenses plus cash accumulation

Kind of like **owning** a house: you keep the benefit for a lifetime

- Can help pay final expenses
- Can provide a living benefit to help pay for expenses associated with a Chronic Illness or Long-Term Care²
- Accumulates cash value at a guaranteed interest rate; you can borrow against this value³

HOW DOES IT WORK?

Guaranteed premium, same level of benefit — for life

- You choose the amount of coverage you want with level premiums — the younger you are, the lower the premium. Rates this affordable with guaranteed issue are usually **only available in the workplace**
- The **level of death benefit does not decrease due to age.**
- The coverage **continues throughout your life** as long as premiums are paid.
- Guaranteed issue – generally available only in the workplace – means you can get coverage without evidence of insurability.

HOW DO THEY WORK TOGETHER?

Protection for now, helpful benefits for later

With valuable protection during your working years and benefits that carry into retirement, Term Life and Whole Life provide **comprehensive life insurance**.



Better benefits
at work.™

unum.com

In VA: This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

1 This benefit is available with the Accelerated Death Benefit rider.

2 The benefit paid under this rider may be taxable and may affect eligibility for benefits under state or federal law. Receipt of these types of accelerated death benefits is not expected to receive the same favorable tax treatment as the receipt of other types of accelerated death benefits that may be available to the policyholder.

This is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Care Partnership Program and is not a Medicare supplement policy.

As with all tax matters, you should consult your tax advisor to assess the impact of this benefit.

3 Accessing the accumulated cash value reduces the death benefit by the amount accessed. Cash value will be reduced by any outstanding loans against the policy.

NOT FOR USE IN NEW MEXICO

Group term life is underwritten by: Unum Life Insurance Company of America, Portland, Maine

In New York by: First Unum Life Insurance Company, Garden City, New York

Whole life is underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Applicable to policy forms C.FP-1, et. al and L-21848. In NY, applicable to policy forms C.FP-1, et. al and FUL-21848.

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FOR EMPLOYEES

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