



## Whole Life Insurance

pays money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

### 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 as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection past 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, or you can use it to buy a smaller coverage plan.

### What's included?

#### A "Living" Benefit

You can request a benefit payout (up to \$150,000) if you're expected to live 12 months or less. It would reduce the benefit that's paid when you die.

### 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.
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.



### Who can get coverage?

<b>You</b>	You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000. The benefit amount is based on the premium amount you select, your age when coverage begins, and whether you use tobacco.
<b>Your spouse</b>	Get individual coverage for your spouse if they are between 15 and 80 years old, 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 coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000. The benefit amount is based on the premium amount you choose, your spouse's age when coverage begins, and whether they use tobacco.
<b>Your children</b>	Each child 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.*

#### Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin.

# Whole Life Insurance

## Sample rates

### Standard plan

You'll have coverage as long as you make your payments.

\$3 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$17,910	\$7,049
35	\$11,650	\$4,124
45	\$6,949	\$1,985

\$9 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$53,731	\$21,147
35	\$34,951	\$12,373
45	\$20,846	\$5,954

\*Sample amounts shown are for non-tobacco users.

### Paid-up early option

If you're between 15 and 50, you can pay an adjusted premium so your payments end when you turn 70. Then you'll continue to keep coverage, with no more payments due.

\$3 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$15,264	\$6,714
35	\$9,665	\$4,085
45	\$5,387	\$2,094

\$9 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65
25	\$45,793	\$20,142
35	\$28,996	\$12,256
45	\$16,160	\$6,280

### Exclusions and limitations

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years 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.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

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 of coverage and availability, please refer to Policy Form L-21848 et al. or contact your Unum representative.

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

Underwritten by:

Provident Life & Accident Insurance Company, Chattanooga, TN

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