

If you can't work, why should your bank account suffer?

Help keep your finances together with Unum's group long term disability insurance.

Savings aren't always enough.

Even though Jane and Kurt have two incomes, they need both of their paychecks to cover the bills every month. They know that a serious illness or accident could keep one — or both — of them from going to work for months. They want some security that losing one of their paychecks doesn't threaten everything they have worked for.

Who's at risk?!

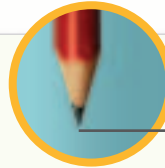
- At age 30, a man is seven times more likely to become disabled than to die.
- At age 30 a woman is four times more likely to become disabled than to die.
- Even at age 50, the odds of becoming disabled are more than double the risk of dying.
- At age 40, you have a 43% chance of experiencing a long term disability before you are age 65.



Your disability benefits help cover what matters most.

Unum's long term disability (LTD) insurance pays you a percentage of your gross monthly salary if you cannot work due to a covered injury or illness.

It can provide a benefit whether your disability is total or partial. These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills.



MY WORKSHEET

*(For illustrative purposes only.
This worksheet may help you decide
how much coverage you need.)*

Monthly expenses you should consider

Mortgage/rent	\$ _____
Transportation <i>(gas, car payments, repairs)</i>	\$ _____
Utilities <i>(electric, water, cable, internet)</i>	\$ _____
Insurance <i>(health, life, car, home)</i>	\$ _____
Food & clothing <i>(groceries, restaurants)</i>	\$ _____
Education <i>(tuition, books, supplies)</i>	\$ _____
Loans/credit card debt	\$ _____
Child care/elder care	\$ _____
Savings contributions <i>(retirement)</i>	\$ _____
Medical costs <i>(doctor copays, medications)</i>	\$ _____
Total monthly expenses	\$ _____
Current monthly income <i>(after taxes)</i>	\$ _____
Total monthly income if disabled	\$ _____
Less total monthly expenses <i>(from above)</i>	-\$ _____
Monthly surplus or shortfall	\$ _____

How to apply

Your benefit enrollment is coming soon. To learn more about Unum's long term disability insurance, watch for information from your employer.

Get the coverage you need.

Your employer is giving you the opportunity to purchase Unum's group long term disability insurance.

Reasons to buy this coverage at work — now

1. No medical questions to answer. You are guaranteed coverage if you sign up during your initial enrollment at work.*
2. No checks to write — your cost is conveniently deducted from your paycheck.
3. You can take advantage of affordable group rates.

Extra LTD features that add value:

LTD benefits are paid for total or partial disability for a qualifying event.

Return-to-work support

Unum's insurance plan features programs for rehabilitation, worksite modifications, part-time return-to-work strategies, and a number of resources to help employees maximize their abilities after experiencing a disability.

Return-to-work benefit

Employees on LTD who are in the return-to-work program can receive 110% of their gross disability benefit and an additional dependent care benefit for family members under age 15, or personal care for family members over age 15.

Social Security Disability Insurance assistance

SSDI is only for people with severe disabilities that are expected to last at least 12 months or result in death. However, if you need to file an application for federal SSDI assistance, Unum will assign experts to assist you through the process.²

What are these?

Benefit period and elimination period

Your plan will include a set benefit period and elimination period. If you are not familiar with those terms, here's a quick explanation:

Benefit period — If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period — This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

My notes on long term disability insurance:

*Benefits may be subject to a pre-existing condition provision.

¹ JHA Disability Fact Book, Fourth Edition, 2006.

² Social Security advocacy assistance program services are provided by GENEX Services Inc.

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

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