



If you can't work, would your bank account be disabled?

Help keep your finances stable with Unum's short term disability insurance.

Planning for the future

Marcia and David enjoy the lifestyle two incomes can offer. And like many young couples, they also want to have children. When that time comes, Marcia plans on working until the week of delivery. They want to be sure their finances are protected before they take such a big step in their lives.

Who's at risk?

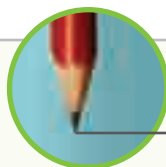
- Today, many of the causes of short term disability claims are common to most Americans:¹
 - Normal pregnancy
 - Back and other injuries
 - Digestive & intestinal diseases (for example gall bladder or appendicitis)
 - Reproductive & urinary system diseases
 - Pregnancy with complications



Your disability benefits help cover what matters most.

Unum's short term disability insurance pays you a percentage of your gross weekly salary if you cannot work due to a covered injury or illness. These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills. With our fast claims review process and weekly benefit payments, you can focus on getting well — not your wallet.

How to apply) To learn more, watch for information from your employer.



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

Get the coverage you need.

Your employer is offering you the opportunity to purchase Unum's short term disability insurance.

Reasons to buy this coverage at work — now.

- No medical questions to answer. You are guaranteed coverage if you sign up during your initial enrollment at work.*
- No checks to write. Your cost is conveniently deducted from your paycheck.

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

¹ Unum claims data, 2008, released May 2009.

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

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

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

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For employee information

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