



Why buy Whole Life Insurance



Coverage that stays with you for a lifetime

Unum Whole Life Insurance offers protection for now and benefits for the future with fixed premiums, ways to earn cash value and a living benefit for end-of-life expenses due to terminal illness or long-term care costs.

And unlike Term Life Insurance which ends at retirement, Whole Life Insurance offers continuous coverage, even if you switch jobs or retire.

Convenient and valuable coverage

Premiums that don't increase¹

Lock in a level premium¹ for the amount of coverage you choose — the younger you are, the lower the premium.

Coverage without health questions

Elect coverage for yourself, your spouse, or your children up to the non-medical maximum with no questions or exams.²

LEARN MORE



To learn more about enrolling in Whole Life Insurance, contact your HR representative.

Cash value — a benefit for living years

Whole Life Insurance is designed to earn cash value³ which you can borrow against to meet your financial needs throughout your life. Here's how it could add up for you:

| Face Amount: \$10,000 Issue Age: 40, Non-Tobacco User | |
|--|------------|
| Age | Cash Value |
| 41 | \$ --- |
| 42 | \$ --- |
| 43 | \$62.70 |
| 44 | \$164.70 |
| 45 | \$270.40 |
| 50 | \$855.30 |
| 55 | \$1,531.90 |
| 60 | \$2,303.50 |
| 65 | \$3,175.50 |
| 70 | \$4,136.80 |
| 75 | \$5,163.90 |

For illustrative purposes only. Sample cash values vary based on issue age, coverage amount and tobacco status (for adult policies).



Better benefits
at work.™

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1 Premiums can be changed only if we change them on all policies of this kind in force in the state where the policy is issued.

2 For amounts above the non-medical maximum, policy issues may depend on answers to health questions in the application.

3 Cash value may be reduced by any outstanding loans and/or payments under the accelerated death benefits. The loan does accumulate interest.

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.

For policy form numbers L-21848 and PLA-GWLP22-1, underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

For policy form numbers FUL-21848-NY and FUL-21848-20, underwritten by First Unum Life Insurance Company, Garden City, NY.

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