



Better benefits at work.



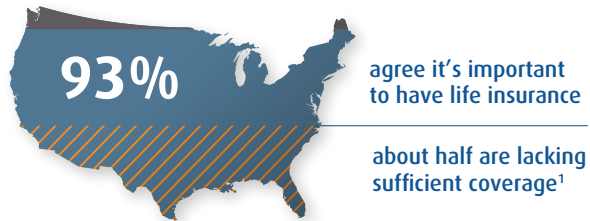
Group term life insurance

Portability:

Keeping your important
coverage when you leave
your job

What happens to your coverage if you leave your job or retire?

You have Unum's group term life insurance for a good reason — in the event something should happen to you, you want your family to stay financially afloat. That's where portability comes in. It means that you can continue your coverage — at group rates — when the coverage would otherwise end.



75% of families with dependent children

worry how their family would manage financially without them.²

What are the features of portability?

- You can have coverage for yourself, your spouse and your dependent.
- Spouse and dependent child coverage is only available if your employer's group life plan included dependent coverage.
- If you die while covered under the portability plan, your surviving spouse can continue the insurance coverage as long as the premium is paid.

How much would be left for your family?

This worksheet can help you determine what amount of benefit you might consider purchasing.



MY WORKSHEET

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

Outstanding Debt

Mortgage balance	\$ _____
Other debt (<i>credit cards, loans</i>)	\$ _____
TOTAL	\$ _____

Ongoing Expenses

How much do your dependents need each year?

Home maintenance	\$ _____
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>)	\$ _____
Child care/elder care	\$ _____
Savings contributions (<i>retirement</i>)	\$ _____
Medical costs (<i>doctor copays, medications</i>)	\$ _____
TOTAL	\$ _____

Future Plans

How much will your loved ones need for the future?

College	\$ _____
Other (<i>pension replacement, long term care, funeral expenses</i>)	\$ _____
TOTAL	\$ _____

GRAND TOTAL

Subtract existing coverage	-\$ _____
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Consider adding this amount of life insurance \$ _____

What are the coverage limits?

- You can apply for up to the lesser of five times your salary or your employer's plan maximum.
- The combination of all of your Unum group life insurance and accidental death and dismemberment (AD&D) plans cannot exceed \$750,000.
- You can apply for more coverage than you already have if you wish to complete evidence of insurability, which includes a medical history form or a physical exam.
- Your spouse's insurance can also be increased with evidence of insurability, however, this coverage cannot exceed your coverage amount or the employer's plan maximum.
- Dependent coverage may be available and benefit amounts vary by state.

How much does coverage cost?

- The group rate table in effect at the time you are approved for portability will determine the premium rate.
- If you were previously using a composite rate (one rate for all ages), a five-year age-banded table will be used.
- If your spouse's rate under the employer's plan was a composite or unit rate, appropriate age-banded rates will also be used for your spouse.
- As your age increases and you change age bands, your premium will be adjusted on the next anniversary of your portability coverage.

Portability allows you to continue your life coverage when it would otherwise end.



3 ways to pay your bill

- quarterly
- semi-annually
- annually

Plan for the future

Your plans for the future — perhaps buying a home or paying for your children's college education — depend on a certain amount of financial security.

If you die, you would not want your family to be financially burdened. That's why life insurance is such an important benefit.

And that's why portability is such a valuable feature of Unum's group term life insurance. Wherever your career takes you, whenever you choose to retire, you can keep your important coverage and the quality service that Unum provides.

For further details on portability, please read your Certificate of Coverage, or contact Unum's Customer Contact Center at 1-800-421-0344.

1 LIFE Foundation, "Cost Tops Consumers' List of Excuses for Not Getting Life Insurance," September 2, 2008.

2 LIFE Foundation, "Americans Willing to Risk Family's Financial Security to Save Money in Tough Times," September 18, 2008.

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