

# Who depends on you?

Unum's term life insurance with accidental death & dismemberment can help take care of those you love.

## Jenny's story

Jenny's parents mean the world to her. If something were to happen to her, she wants to make sure they'd be taken care of. And she wouldn't want them to be burdened with her final expenses. Term life insurance provides the basic coverage she needs.



If you die during your working years, this benefit can help cover expenses such as:

- mortgage debt
- health care costs
- college tuition
- car loans
- final expenses

Accidental death & dismemberment (AD&D)

- If you survive a serious accident, the AD&D benefit can pay 25-100% of the death benefit for covered injuries, including loss of sight, hearing or a limb.
- Death due to accident doubles the life benefit amount.

## Advantages of the plan

1. Your employer is paying the premium.
2. This coverage requires no medical exam, although you may be asked health-related questions which may affect the level of coverage issued.

## Coverage you need

### Benefit highlights you'll appreciate:

#### Life Planning Financial & Legal Resources

Financial planning and counseling are available to you or your family members at no extra cost if you die or are diagnosed with a terminal illness.

#### Accelerated (early) benefit

If you become terminally ill with less than 12 months to live, you may get part or all of your benefit early, up to your plan's maximum. Early payout is deducted from the policy's final death benefit.

#### Seat belt benefit

If you die in a car accident while using a seat belt (or a seat protected by an air bag) and it's the result of a covered accident, this pays an extra benefit.

#### Education benefit

If you die within 365 days of an accident, this benefit helps pay for your children's tuition after they graduate from high school.\*

#### Repatriation (bring you home) benefit

If you die in an accident 100 miles or more from home, this helps pay the cost to transport you home.

## What's next?

To learn more, watch for information from your employer.

**GetBenefitSmart.com**  
Finally, benefits made simple



\* The education benefit is not available in IL and NY.

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Underwritten by: Unum Life Insurance Company of America, Portland, Maine. In New York,

underwritten by: First Unum Life Insurance Company, New York, New York.

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. See the actual policy or your Unum representative for specific provisions and details of availability. Unum complies with all state civil union and domestic partner laws when applicable.

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