



# Offer life coverage that can last a lifetime

With accumulated cash value employees can really use

You may already offer Term Life Insurance to your employees. But did you know they may need Whole Life, too?

They should have affordable life coverage available to them throughout their entire lives. While Term Life Insurance usually ends at retirement, Whole Life insurance coverage can continue as long as employees want it. Not only does it offer a guaranteed benefit after death, it also earns cash value employees can use to meet their changing needs.



### UNUM WHOLE LIFE INSURANCE:

- Can help pay final expenses
- Offers level premiums
- Accumulates cash value employees can use for changing needs

When employees purchase Whole Life, they have valuable financial protection that can last a lifetime.

## HOW DOES WHOLE LIFE INSURANCE WORK?

**Whole Life is important and valuable coverage for now and later.**

**Premiums won't increase**

Employees lock in level premiums for the amount of coverage they desire — the younger they are, the lower the premium.

**Benefits won't decrease**

The death benefit remains the same throughout the life of the policy and does not decrease with age.

**Coverage is guaranteed**

With guaranteed-issue coverage, employees can get this insurance with no health questions or exams.

**Rates are competitive**

Rates with guaranteed issue are usually only available in the workplace.

In addition, the policy accumulates cash value that employees can use to:

- Buy a paid-up at age 70 policy — with no more premiums
- Borrow against the cash value with no fees\*

**DESIGNED TO BUILD CASH VALUE — A WHOLE LIFE LIVING BENEFIT\***

In addition to providing a death benefit that can help pay final expenses, Whole Life accumulates cash value at a guaranteed rate. Employees can choose between paying premiums for life, or using the accumulated value to purchase a paid-up policy at age 70. With the paid-up option, premium payments stop, but the coverage remains in force.

Here's how the value adds up:

**EXAMPLE 1**

**How Whole Life accumulates cash value**  
Employee policy • Face amount: \$10,000  
Issue age: 40 (non-tobacco user) • Paid-up at 70

---

AGE	CASH VALUE
41	—
42	—
43	\$110.70
44	\$238.90
45	\$371.80
50	\$1,110.00
55	\$1,973.80
60	\$2,976.60
65	\$4,140.00
70	\$5,483.20
75	\$6,267.40
100	\$9,106.70
Maturity	\$10,000.00

Sample cash values vary based on issue age, coverage amount and tobacco status (for adult policies). Cash values shown are based on policy effective dates of 1/1/22 and later. For illustration purposes only. Notes: Relationship between face amount and cash value accumulation is linear. For example, to find the cash value for a \$25,000 face amount policy, multiply the values in the tables above by 2.5. Rider premiums do not contribute to cash value. Younger purchasers generate value more slowly, but premiums are also lower. The same goes for non-tobacco users.

**WHOLE LIFE COVERAGE DETAILS:**

**Eligibility:** Employee, spouse, children, grandchildren

**Rates:** Unisex and tobacco-distinct for employee and spouse

**Plan design options** (selected by employer):

- Chronic Care Accelerated Death Benefit or Qualified Long Term Care Rider\*\* (select one)
- Waiver of Premium Rider
- Accidental death benefit for ages 15–65
- Employee Term Rider

**EXAMPLE 2**

**How Whole Life accumulates cash value**  
Child policy • Face amount: \$10,000  
Issue age: at birth • Paid-up at 70

---

AGE	CASH VALUE
1-5	—
6	\$27.60
7	\$57.80
8	\$89.20
9	\$121.80
10	\$155.60
15	\$342.50
20	\$548.80
25	\$790.10
45	\$2,258.00
55	\$3,406.30
65	\$4,888.10
70	\$5,736.70
75	\$6,477.60
100	\$9,106.70
Maturity	\$10,000.00

insurance may use the proceeds for any purpose, unless otherwise directed. Underwritten by Provident Life and Accident Insurance Company, Chattanooga, Tennessee. 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. © 2021 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. FOR EMPLOYERS (2-21)

\* Cash value may be reduced by any outstanding loans and/or payments under the qualified long term care and living benefit option riders. The loan does not accumulate interest.  
\*\* In MA, the Long Term Care Rider is called Chronic Illness Accelerated Benefit. In HI, NY, and UT, the Long Term Care rider is not available. In CA and NY, the Chronic Care Accelerated Death Benefit is not available. In MD and TX, the Long Term Care rider is called Long Term Care Accelerated Death Benefit Rider. In CA, the Long Term Care rider is called Comprehensive Long Term Care Insurance rider. In VA, this life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life

