



If you weather a serious disability, could your finances ride out the storm?

Our Long Term Care (LTC) Insurance Rider may help you protect your savings.

Protecting long term plans

Marcia's savings are modest, but she's worked hard for every penny. She wants to travel to Italy, pay for her daughter's wedding, and leave something behind for those she loves. But she's seen how quickly the cost of long term care may deplete a lifetime of savings. She wants to make sure a traumatic accident or illness won't threaten her nest egg.

How long term care benefits work

Here is an example of how this LTC Insurance Rider may help you finance a period of long term care if you are chronically ill.* This illustration is based on an insured individual who has a \$25,000 Life Insurance policy.

HIGHLIGHTS	
BASE RIDER — Employer-selected	
LTC pays 6% monthly benefit for either LTC facility benefit or assisted living facility benefit.	\$1,500 per month
LTC pays 4% monthly benefit for home health care or adult day care.	\$1,000 per month
Payments reduce the death benefit until exhausted (approximately 16 months).	

Note: Assumes there are no outstanding policy loans.

*Chronically ill means the insured person has been certified by a licensed health care practitioner as (1) being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or (2) requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment.

Benefits for the long haul

Thanks to modern medicine, people are now living longer and surviving very serious health problems. But that may mean long term treatment in a nursing home or assisted living facility. And the same care that saves your life may devastate your savings.

You may be surprised to learn that this care isn't covered by health or other insurance policies. Or that waiting for "later" to buy a long term care policy may make things worse. In fact, the younger you are, the less expensive this coverage is.

By adding a Long Term Care Insurance Rider to your Life Insurance policy, you may help protect your savings from being drained by this expensive care. Most importantly, this coverage allows you to use the benefit whether you receive care at home, or in a long term care facility, an assisted living facility, an adult day care, or a nursing home.

How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

Here are the advantages of our Long Term Care Insurance Rider:

- Available at initial offering to employees and spouses ages 15 to 70. All newly eligible adult policies will automatically receive the Long Term Care Insurance Rider.
- Available with policy's specified amount (face amount) of at least \$10,000.
- For long term care facility, nursing home care or assisted living facility, provides a maximum monthly benefit that is the lesser of:
 - 6% of the death benefit, less any policy debt at the end of the waiting period, or
 - \$3,000.
- For home health care or adult day care, provides a maximum monthly benefit that is the lesser of:
 - 4% of the death benefit, less any policy debt at the end of the waiting period;
 - your actual monthly expenses; or
 - \$1,500.
- Benefits are payable once you have been receiving long term care for 90 days, subject to the conditions of the rider.
- If you are receiving benefits, you don't have to pay the policy's monthly premiums, even if your policy does not have the Waiver of Premium Rider.
- The benefit period maximum is 100% of the death benefit, less any policy debt at the end of the waiting period for each benefit period.
- The cost is based on your age at issue and whether you use tobacco.
- The rider is tax-qualified, which means that any benefits you receive will not be taxed.**

For Whole Life coverage, the following option may be available for employees and spouses age 15-50:

You can pay an adjusted premium, so your policy will be paid up by age 70. Your Life coverage and Long Term Care coverage will continue as long as you keep your Life policy.

See your outline of coverage for additional details.

** Under current tax laws.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

Unum complies with all state civil union and domestic partner laws when applicable.

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to the Long Term

Exclusions

This rider does not pay benefits for confinement or services provided to an insured individual who is chronically ill:

1. Due to mental or nervous disorders; however, Alzheimer's disease and related degenerative and dementing illnesses are covered;
2. Due to alcoholism or drug addiction;
3. Resulting from:
 - War or any act of war, whether declared or undeclared, or service in any armed forces or auxiliary units thereto. Losses as a result of acts of terrorism committed by individuals or groups will not be excluded from coverage unless the insured individual who suffered the loss committed the act of terrorism;
 - Intentionally self-inflicted injuries or attempted suicide;
 - Participation in a felony, riot or insurrection; and
 - Aviation (if a non-fare paying passenger);
4. For which there is no charge in the absence of insurance; and
5. Provided by a family member.

Care rider and to policy form L-21848, L-21848-70, L-21825 or contact your Unum representative.

unum.com

© 2015 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.