

WHOLE LIFE INSURANCE W/LTC

How would your family get by if something happened to you suddenly and they could no longer rely on your paycheck? With Unum's Permanent Whole Life Insurance, you can help give your family the added financial protection they may need in the event something unexpected happens.

Plan Features

- Voluntary, individual coverage is for employees, with multiple family coverage options available.
- No physical exams are required to apply for coverage. Policy issue may depend upon answers to health questions contained in the application.
- Premiums are guaranteed based on your age at the time of policy issue and do not increase due to age.
- Cash value is based on a tabular rate of 4.5%.
- The policy contains a reduced paid-up provision, which allows you to use your accumulated cash value to purchase a smaller, paid-up policy with no further premiums due.
- Coverage may be continued as long as sufficient premiums are paid.
- A Living Benefit Option rider is automatically included at no extra premium on all policies. This feature allows the policy owner to request 100% of the death benefit (to a maximum of \$150,000) if the insured is diagnosed with a medical condition that limits life expectancy to 12 months or less. Any payout reduces the death benefit.
- A Long-Term Care rider is automatically included at the initial offering to employees and spouses ages 15 to 70 who have policies with face amounts of at least \$10,000.
- All Whole Life policies are individually owned, which means you can take the policy with you – should you retire or leave the hospital.

Employee Weekly Premium Limits

Guaranteed Issue*	Simplified Issue
\$3 - \$30	\$31 - \$40

Spouse Weekly Premium Limits

Conditional Guaranteed Issue*	Simplified Issue
\$3 - \$5	\$6 - \$10

Additional Coverage Options

- Accidental Death Benefit Rider
- Waiver of Premium
- Long-Term Care Rider

Plan Provider

Provident Life and Accident Insurance Company, a subsidiary of Unum Corporation, underwrites this plan. A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies, rates Unum "A" Excellent (rating effective as of May 7, 2021).

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