



Could your family members maintain their lifestyle without you?

Unum's interest-sensitive whole life insurance can help.

Make your mark on their future.

Joan believes the best things in life happen in pairs, like her twin boys and her gracefully aging parents. If something should happen to her, she wants to take care of her loved ones so they can focus on taking care of each other.

What happens after you're gone?

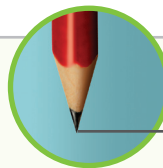
40% of households would have trouble meeting everyday living expenses if the primary wage earner died. Another 30% said they would have trouble keeping up with expenses after several months.¹

50% of households feel they need more life insurance — the highest level ever.²



Three reasons to buy this coverage through the APW-ABA — now:

1. You get affordable rates when you buy this policy through the APW-ABA. The premiums do not increase with age and are conveniently deducted through dues check off for APW-ABA Members or through Bank Draft for Retirees.
2. You own the policy so you can keep it even if you leave the APW-ABA or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.



MY WORKSHEET

(This may help you decide how much coverage you need.)

Outstanding debt

How much will be left for your family to pay?

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

Ongoing expenses

How much do your dependents need each year?

Utilities (<i>electric, phone, cable, Internet</i>)	\$ _____
Medical costs, insurance	\$ _____
Food, clothing, gasoline	\$ _____
Savings contributions (<i>retirement</i>)	\$ _____
TOTAL	\$ _____

Future plans

How much will your loved ones need for the future?

College	\$ _____
Other (<i>retirement, long term care</i>)	\$ _____
TOTAL	\$ _____

GRAND TOTAL

GRAND TOTAL	\$ _____
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Subtract existing coverage	– \$ _____
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Consider adding this amount of life insurance

\$ _____

How to apply

Your benefit enrollment is coming soon. To learn more, watch for information from the APW-ABA.

Get the coverage you need.

Interest-sensitive whole life insurance is offered to all eligible employees ages 15 to 80 who are eligible APW-ABA Members, Associate Members, and Retirees, all working for hire or volunteering at least 20 hours per week and actively at work at the time of application. You decide if it's right for you or your family.

Four features that add value

- 1. Accumulates cash value** — Guaranteed at a rate of 4%. You can borrow from the cash value or use it to buy a reduced policy with no more premiums due.
- 2. Living Benefit Option Rider** — Included on all policies. You can request an advance, up to 100% of the benefit amount (maximum of \$150,000), if you're diagnosed with a terminal illness limiting life expectancy to 12 months or less.³

3. Adds more coverage that's affordable — If your employer gives you term life insurance, you have some coverage, but it may not be enough for your needs. You can buy interest-sensitive whole life insurance at an affordable premium that is fixed and guaranteed for life.

4. Requires no physical exam — During enrollment, you can get this insurance up to \$50,000 without taking a health exam. You will be asked health questions if you apply for amounts above \$50,000. Coverage is available up to \$150,000. Spouses are eligible for Conditional Guaranteed issue amounts based on the answers to a few health questions. The amounts available vary by age.

Available family coverage

Who can have it?	What's the benefit amount?	How long can they keep it?
Spouse policy Ages 15 to 80	Minimum policy amount of \$2,000. Actual benefit amount based on coverage amount chosen and age at issue.	Even if you leave the APW-ABA, you can keep your spouse's policy and be billed directly at home.
Child policy No employee or spouse purchase needed. Same eligibility and issue ages as child rider.	Policies are individual. Benefit amounts based on age at issue and premium selected.	Your children can keep it, even if you leave your employer.

My interest-sensitive whole life coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)



*In NY, issue ages of children are 14 days to 14 years.

^{1,2} LIMRA, "Trends in Life Insurance Ownership," August 30, 2010.

³ In IL, MA, and WA, the Living Benefit Option Rider benefit may be requested if you are diagnosed with a terminal illness limiting life expectancy to 24 months.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
 In NY, underwritten by: First Unum Life Insurance Company, New York, New York

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