

Give your kids a strong financial start.

Unum's Whole Life Insurance for children can help.

Teach your kids to start saving now.

Katie and Derek work hard for what they have. But they're also smart financial planners who save their money — and they're teaching their kids to do the same. By buying a life insurance policy that accumulates cash value, they can save for their children's future. *Now that's a smart lesson.*



Features that add value

1. **Cash value** — Accumulates at a rate of 4.5%*. You can borrow from the cash value if you choose, or use it to buy a reduced policy with no more premiums.
2. **Policy amounts of \$1 to \$3 per week require no health questions** if you apply when you are first eligible. If you wait, there will be a few medical questions. Coverage beyond \$3 per week is available but requires health questions to determine eligibility.
3. **At age 70, the policy is fully paid up.** This means no more premiums must be paid. The benefit will be paid to the beneficiaries upon death.

How to apply) To learn more, watch for information from the APW-ABA.

Financial protection for your family

If an accident or illness were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain of your loss — so you can take care of your family during this difficult time.

This coverage can be purchased without purchasing employee coverage. **Each policy covers one child or grandchild; you can purchase coverage for each of your children and grandchildren.**

Child eligibility

Coverage is available to your:

- Children (natural and legally adopted)
- Stepchildren
- Grandchildren

Your child/grandchild is eligible from 14 days old until their 26th birthday. Children must reside in the U.S. to receive coverage.

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

My child's Whole Life coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

Get the coverage you need.

Amounts and values

Issue age	Weekly premium \$1		Weekly premium \$2		Weekly premium \$3		Weekly premium \$4		Weekly premium \$5	
	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*	Coverage amount	Cash value at age 65*
0	\$7,461	\$3,460	\$14,921	\$6,919	\$22,382	\$10,379	\$29,842	\$13,838	\$37,303	\$17,298
1	\$7,450	\$3,452	\$14,900	\$6,904	\$22,350	\$10,357	\$29,799	\$13,808	\$37,249	\$17,260
2	\$7,429	\$3,440	\$14,857	\$6,879	\$22,286	\$10,318	\$29,714	\$13,758	\$37,143	\$17,197
3	\$7,345	\$3,398	\$14,689	\$6,795	\$22,034	\$10,192	\$29,379	\$13,590	\$36,723	\$16,987
4	\$7,232	\$3,342	\$14,465	\$6,684	\$21,697	\$10,026	\$28,929	\$13,368	\$36,161	\$16,710
5	\$7,084	\$3,270	\$14,169	\$6,541	\$21,253	\$9,811	\$28,338	\$13,081	\$35,422	\$16,351
6	\$6,924	\$3,193	\$13,848	\$6,385	\$20,772	\$9,578	\$27,696	\$12,771	\$34,621	\$15,964
7	\$6,753	\$3,110	\$13,506	\$6,220	\$20,260	\$9,331	\$27,013	\$12,441	\$33,766	\$15,551
8	\$6,574	\$3,024	\$13,148	\$6,048	\$19,722	\$9,072	\$26,296	\$12,096	\$32,870	\$15,120
9	\$6,380	\$2,931	\$12,761	\$5,862	\$19,141	\$8,793	\$25,521	\$11,724	\$31,902	\$14,655
10	\$6,198	\$2,843	\$12,396	\$5,687	\$18,594	\$8,530	\$24,791	\$11,373	\$30,989	\$14,216
11	\$5,998	\$2,748	\$11,995	\$5,495	\$17,993	\$8,242	\$23,991	\$10,990	\$29,988	\$13,737
12	\$5,810	\$2,657	\$11,620	\$5,315	\$17,430	\$7,972	\$23,240	\$10,630	\$29,050	\$13,287
13	\$5,622	\$2,567	\$11,243	\$5,134	\$16,865	\$7,702	\$22,486	\$10,269	\$28,108	\$12,836
14	\$5,445	\$2,483	\$10,890	\$4,965	\$16,335	\$7,448	\$21,780	\$9,930	\$27,225	\$12,413
15	\$5,274	\$2,400	\$10,548	\$4,801	\$15,822	\$7,201	\$21,095	\$9,601	\$26,369	\$12,002
16	\$5,118	\$2,325	\$10,236	\$4,651	\$15,354	\$6,976	\$20,472	\$9,301	\$25,591	\$11,627
17	\$4,967	\$2,253	\$9,933	\$4,505	\$14,900	\$6,758	\$19,866	\$9,010	\$24,833	\$11,263
18	\$4,828	\$2,185	\$9,656	\$4,371	\$14,485	\$6,557	\$19,313	\$8,742	\$24,141	\$10,928
19	\$4,693	\$2,120	\$9,386	\$4,240	\$14,079	\$6,360	\$18,773	\$8,481	\$23,466	\$10,601
20	\$4,565	\$2,058	\$9,131	\$4,116	\$13,696	\$6,174	\$18,262	\$8,233	\$22,827	\$10,291
21	\$4,441	\$1,998	\$8,881	\$3,995	\$13,322	\$5,993	\$17,763	\$7,990	\$22,203	\$9,988
22	\$4,323	\$1,940	\$8,645	\$3,880	\$12,968	\$5,820	\$17,290	\$7,759	\$21,613	\$9,699
23	\$4,207	\$1,883	\$8,414	\$3,767	\$12,621	\$5,650	\$16,828	\$7,533	\$21,036	\$9,417
24	\$4,098	\$1,830	\$8,195	\$3,659	\$12,293	\$5,489	\$16,391	\$7,318	\$20,489	\$9,148
25	\$3,994	\$1,778	\$7,988	\$3,557	\$11,982	\$5,335	\$15,975	\$7,113	\$19,969	\$8,891

* The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

GetBenefitSmart.com
Finally, benefits made simple



Exclusions: Life insurance benefits will not be paid for deaths caused by suicide. If within 24 months (12 months in Colorado, Missouri and North Dakota) from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

Termination: The policy will terminate on the earliest of the following:

1. written request by you to terminate the policy;
2. the insured dies;
3. the policy matures; or
4. the loan value exceeds the guaranteed cash value of this policy.

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

The information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21848 and FUL-21848-NY or contact your Unum representative.

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

unum.com

© 2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.