



What would your loved ones do without you?

Unum's Renewable Term Life Insurance can help.

Protect the future for those you love.

Abby and Joe just finished building their dream home. It's their baby, and baby has a big 20-year mortgage. If something should happen to Abby, she wants Joe to have great memories and go on with his life. She doesn't want him to have to move out of their home.

What happens after you're gone?



← **46%**

of Americans die with **less than**



← **\$10,000**

in financial assets, or none at all.¹

Three reasons to buy this coverage at work — now

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 is 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 (credit cards, loans, car payment) \$ _____

TOTAL \$ _____

Ongoing expenses

How much do your dependents need each year?

Utilities (electric, phone, cable, Internet) \$ _____

Medical costs, insurance \$ _____

Food, clothing, gasoline \$ _____

Savings contributions (retirement) \$ _____

TOTAL \$ _____

Future plans

How much will your loved ones need for the future?

College \$ _____

Other (retirement, long term care) \$ _____

TOTAL \$ _____

GRAND TOTAL \$ _____

Subtract existing coverage - \$ _____

Consider adding this amount of life insurance

\$ _____

How to apply

To learn more, watch for information from the APW-ABA.

Get the coverage you need.

Renewable Term Life Insurance is offered to all eligible members ages 15 to 70² 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 and your family.

Four features that add value

- 1. Adds more coverage that's affordable** — If you have a basic term life policy through your job, you have some coverage, but it may not be enough for your needs. You can buy this life insurance at an affordable premium that is fixed and guaranteed for 10 years, with an additional 10-year period at guaranteed rates, based on your age at issue.
- 2. Provides a living benefit option** — This rider is automatically included on employee and spouse stand-alone policies at no additional premium. Policy owners diagnosed with a terminal illness limiting life

expectancy to 12 months* or less can request a benefit advance and may receive up to 75% of the policy's face amount, to a maximum of \$150,000.

- 3. Requires no physical exam** — During initial enrollment, you can get this insurance up to a specified amount without taking a health exam. You may be asked a few questions.
- 4. Can convert to a cash value policy³** — You can convert this policy to a cash value life insurance policy any time before your 75th birthday.

Available family coverage

Who can have it?	What's the benefit amount?
Members term life policy Age 15-70	\$150,000 maximum
Spouse term life policy Age 15-55	\$50,000 maximum
Spouse 20-year Rider[†] Age 15-55	\$25,000 maximum
Child Rider With purchase of member or spouse policy, this rider is available to eligible children, stepchildren, and legally adopted children of the primary insured adult, age 14 days through 24 years.	\$1,000 to \$10,000 — one rider covers all children.

GetBenefitSmart.com
 Finally, benefits made simple



* Benefits vary by state.

† Spouses may be covered under the spouse policy or rider, but not both.

¹ James Poterba, Steven Venti, and David Wise, *Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and AHEAD Cohorts* (National Bureau of Economic Research, 2012).

² In WA, coverage is limited to 65; child term rider not available.

³ The policy cannot be converted while premiums are being waived or if any portion of the death benefit has been paid in advance.

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

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

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.

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

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