

Need more life insurance? Get additional coverage now - guaranteed



46% of Americans die with less than \$10,000 in financial assets, or none at all.¹



Don't miss your opportunity

You can get guaranteed life insurance coverage during this year's enrollment only. Apply now and help protect your loved ones.

If you are newly eligible for coverage

You are guaranteed coverage if you sign up now. If you apply after this enrollment, you will have to answer health questions that may impact your coverage eligibility.

If you did not previously elect coverage, enroll now

You can apply for life insurance coverage during this year's annual enrollment by completing evidence of insurability.

* Must be actively at work during the annual enrollment to apply for or increase coverage. Some restrictions may apply.

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).

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.

Underwritten by Unum Life Insurance Company of America, Portland, Maine
In NY, underwritten by First Unum Life Insurance Company, New York, New York

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With Unum's guaranteed issue life insurance, you can get coverage with no medical questions or health exams.

As life changes, family needs increase — and so can your financial obligations. That's why your employer is giving you the opportunity to get guaranteed life insurance coverage. If you already have Unum voluntary term life insurance, you can increase your coverage up to \$100,000 — with no health exams or medical questions during your annual enrollment.

How guaranteed issue works

During your annual enrollment	Dependents
<p>If you are already enrolled: You can increase your coverage amount in increments of \$10,000, with no medical questions or health exams, up to the guaranteed issue amount of \$100,000.</p> <p>The maximum coverage available is 5 times your earnings.</p> <p>If you previously declined coverage, you may have to answer health questions if you apply for coverage during this enrollment.</p> <p>Secure your future insurability: If you apply now, you may increase coverage each year with no health questions, up to the guaranteed issue limit. Health questions are required for coverage beyond that limit.</p>	<p>If your spouse is enrolled: With no medical questions or health exams, you can increase your spouse's coverage amount in increments of \$5,000, up to the guaranteed issue amount of \$50,000.</p> <p>The coverage amount you choose for spouse cannot exceed 100% of the coverage you purchase for yourself.</p>

Here's how Joyce managed her guaranteed life coverage*

During benefits enrollment, Joyce was offered guaranteed coverage from Unum. She had a guaranteed issue amount up to \$80,000.

- She enrolled for the minimum \$10,000 amount the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- Without medical questions or health exams, she was able to increase her coverage during annual enrollment to \$80,000.

* For illustrative purposes only. Guaranteed issue amounts vary based on case-specific offering.

