



New life insurance? Get 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.

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. It's financial protection you can count on now and in the future.

How guaranteed issue works

During your open enrollment

If you enroll:

- You can select any coverage amount in increments of **\$10,000**, with no medical questions or health exams, up to the guaranteed issue amount of **\$350,000**.
- Your spouse can select any coverage amount in increments of **\$5,000**, with no medical questions or health exams, up to the guaranteed issue amount of **\$50,000**.
- You can select any coverage amount for your child(ren) in increments of **\$2,500**, up to the guaranteed issue amount of **\$10,000**.

Future enrollments

If you enroll during this open enrollment:

- You can increase your coverage up to **\$350,000** with *no health questions or physical exams*.
- You can increase your spouse's coverage up to **\$50,000** with *no health questions or physical exams*.

Guarantee Issue Amounts

Employee:	\$350,000
Spouse:	\$50,000
Child:	\$10,000

The maximum coverage available is **5** times your annual earnings.

If you do not enroll:

If coverage is offered again, you can apply for it. However, you will need to answer health questions, even for the minimum amount. You could be declined coverage.

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 \$100,000.

- 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 \$100,000.

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



¹Must be actively at work during the annual enrollment to apply for or increase coverage. Some restrictions 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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