

Unum Whole Life Plan

Whole Life Insurance

Some features listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits Summary for specific plan details.

Enrollment Frequency

Any Time/Scheduled

Newly eligible employees may apply for coverage at any time within 31 days of becoming eligible. Those applying after the first 31 days may do so only at a scheduled enrollment period. If the plan includes employee choices, employees may increase only during a scheduled enrollment period and within plan design limits. Employees applying for or increasing coverage may be required to submit Evidence of Insurability (EOI).

Family Coverage Options

Spouse Coverage

- The employee does not have to apply for coverage to purchase standalone spouse coverage.
- The spouse cannot be covered under both the spouse standalone policy and spouse term rider.
- The premiums are based on the issue age of the spouse.
- This is an individually owned policy, so coverage can be continued if the employee retires or leaves the company.

Children's Coverage

Either Employee or Spouse has the option of choosing a standalone policy for each child.

Children's Whole Life Insurance Policy

- Premiums are based on the issue age of the child and are payable to age 70 .
- Coverage can be continued if the employee retires or leaves the company.
- This is available to children and grandchildren, regardless of dependency.

Additional Coverage Options

Accidental Death Benefit Rider

Provides an additional death benefit equal to the base policy face amount if the insured individual dies before age 70 as a result of an accident as defined in the policy.

- This rider is available to employees and spouses age 15 to 65, and only at initial enrollment.
- The maximum available benefit is \$150,000.

Waiver of Premium

Waives the policy's premium during disability if the insured employee becomes disabled prior to age 65 and remains disabled for at least six months.

- Available to employees between the ages of 15-55, and only at initial enrollment.
- Premiums paid during the six-month waiting period are refunded and will be waived as long as the disability continues.

Living Benefit Option Rider

A Living Benefit Option Rider is automatically included at no extra premium on all policies. This feature allows the policyowner to request up to 100% of the death benefit (to a maximum of \$150,000) if the insured is diagnosed with a medical condition that limits life expectancy to 12 months or less. Any payout reduces the death benefit. May vary by state.

State Approvals

Whole life is currently available for sale in all states.

Exclusions

If the insured individual commits suicide within two years from the policy date, Unum's liability will be the refund of premiums paid, without interest, less the sum of any debt, and the cost of any supplementary benefit riders. May vary by state.

Policy Termination

All coverage terminates when any one of the following occurs:

- You request coverage to terminate;
- The Insured dies;
- The policy matures; or
- The loan value exceeds the Guaranteed Cash Value of the policy.

Policy Definitions

- Premiums are guaranteed level based on the insured individual's age at policy issue, and do not increase due to age.
- The guaranteed non-forfeiture interest rate is 4.5%.
- The policy contains a reduced paid-up provision, which allows employees to use their accumulated cash value to purchase a smaller, paid-up policy with no further premiums due, subject to minimum policy limits.
- Coverage may be continued as long as sufficient premiums are paid.

Rates and Cost Information

Whole Life

Some rates and costs listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits Summary for specific plan details.

Premium illustrates base product premium only; optional rider premium is in addition to base premium.

The guaranteed interest rate is 4.5%. Surrender value will be reduced by any outstanding loans.

Employee and Spouse Volume Purchase				
Paid Up Age 120 Cash Value at 65				
Monthly premiums based on a volume purchase of \$5,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A
45	N/A	N/A	\$15.86	\$1,599
50	N/A	N/A	\$20.93	\$1,293
55	\$17.90	\$823	\$29.82	\$888
60	\$24.92	\$981	\$40.56	\$1,012
Monthly premiums based on a volume purchase of \$10,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A
30	N/A	N/A	\$14.74	\$4,274
35	N/A	N/A	\$18.42	\$4,009
40	\$14.35	\$3,245	\$23.92	\$3,660
45	\$18.72	\$2,856	\$31.72	\$3,197
50	\$25.27	\$2,340	\$41.82	\$2,587
55	\$35.75	\$1,645	\$59.59	\$1,776
60	\$49.84	\$1,963	\$81.12	\$2,024
Monthly premiums based on a volume purchase of \$20,000				
	Non-Tobacco		Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	\$18.38	\$9,516
20	N/A	N/A	\$21.58	\$9,262
25	\$14.52	\$7,872	\$25.31	\$8,949
30	\$17.86	\$7,530	\$29.47	\$8,548
35	\$22.32	\$7,080	\$36.79	\$8,018
40	\$28.69	\$6,491	\$47.84	\$7,319
45	\$37.44	\$5,712	\$63.40	\$6,394
50	\$50.49	\$4,680	\$83.59	\$5,174
55	\$71.46	\$3,291	\$119.17	\$3,552
60	\$99.67	\$3,925	\$162.20	\$4,048

Child Volume Purchase Child Maximum Amount is \$7,000 in Washington Paid Up Age 70 Cash Value at 65		
Child monthly premiums based on a volume purchase of \$5,000		
Uni-Tobacco		
Issue Age	Premium	Cash Value
0	N/A	N/A
1	N/A	N/A
2	N/A	N/A
3	N/A	N/A
4	N/A	N/A
5	N/A	N/A
10	N/A	N/A
15	N/A	N/A
26	\$5.59	\$2,220
Child monthly premiums based on a volume purchase of \$10,000		
Uni-Tobacco		
Issue Age	Premium	Cash Value
0	\$5.81	\$4,637
1	\$5.85	\$4,634
2	\$5.85	\$4,630
3	\$5.94	\$4,626
4	\$6.03	\$4,621
5	\$6.16	\$4,616
10	\$7.02	\$4,588
15	\$8.24	\$4,552
26	\$11.14	\$4,439

Accidental Death Benefit (ADB) Rider Paid Up Age 120		
Monthly premiums based on a volume purchase of \$5,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	N/A	N/A
20	N/A	N/A
25	N/A	N/A
30	N/A	N/A
35	N/A	N/A
40	N/A	N/A
45	N/A	\$0.40
50	N/A	\$0.40
55	\$0.40	\$0.40
60	\$0.40	\$0.40
Monthly premiums based on a volume purchase of \$10,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	N/A	N/A
20	N/A	N/A
25	N/A	N/A
30	N/A	\$0.80
35	N/A	\$0.80
40	\$0.80	\$0.80

Monthly premiums based on a volume purchase of \$10,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
45	\$0.80	\$0.80
50	\$0.80	\$0.80
55	\$0.80	\$0.80
60	\$0.80	\$0.80
Monthly premiums based on a volume purchase of \$20,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	N/A	\$1.60
20	N/A	\$1.60
25	\$1.60	\$1.60
30	\$1.60	\$1.60
35	\$1.60	\$1.60
40	\$1.60	\$1.60
45	\$1.60	\$1.60
50	\$1.60	\$1.60
55	\$1.60	\$1.60
60	\$1.60	\$1.60