

Unum - Flexible Enrollment Capabilities



Broker-Enrolled Solutions



Plane.biz



Unum Self-Serve Solution



Web Services Integration



Hosting

What is it

Method

Tips

	Paper (no system)	Our system		Your system	
What is it	<ul style="list-style-type: none"> • Broker-enrolled • Pre-filled paper election form and electronic enrollment option available • VB products only 	<ul style="list-style-type: none"> • Unum proprietary enrollment platform • Unum VB, traditional group and individual disability products as well as non-Unum core benefits 	<ul style="list-style-type: none"> • Unum self-serve packaged solution • Employee education, self-serve enrollment and call center support • Unum VB, employee paid group and simple non-Unum core benefits 	<ul style="list-style-type: none"> • Technology solutions connecting plane.biz and third-party systems • Currently connected to 50+ systems • Multiple integration options available • Unum VB products only 	<ul style="list-style-type: none"> • Unum products built on enrollment or benefits administration system • Unum VB, traditional group and individual disability products
Method	<ul style="list-style-type: none"> • Group meetings 	<ul style="list-style-type: none"> • 1x1 • Telephone • Self-serve 	<ul style="list-style-type: none"> • Self-serve 	<ul style="list-style-type: none"> • 1x1 • Telephone • Self-serve 	Supports all, but generally associated with self-serve
Tips	Good for traditional group brokers or those new to VB	Best for counselor assisted enrollment	Good for those who value a full-service self-serve enrollment solution	Good for those who want to enroll using third-party technology Requires Unum approval and vendor technology build	Good for those who want to enroll using third-party technology Requires Unum approval and vendor technology build

Employee Financial Wellness & VB



Help employees protect their retirement.
Employee benefits can help keep 401(k) plans safe.

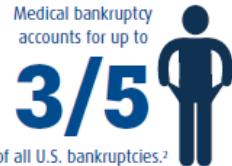
Your 401(k) plan helps give employees and their families a safe future. But many Americans, with no other savings in place, borrow against their retirement when they face unexpected expenses. Supplemental health benefits could reduce the risk of depleting this employer-sponsored savings account.

BORROWING FROM THEIR FUTURE



of American workers took 401(k) loans last year, averaging **\$9,500.**¹

MOUNTING MEDICAL EXPENSES



ONE LOAN CAN OPEN THE FLOODGATES

50% of borrowers go on to take multiple 401(k) loans. And the likelihood of a hardship withdrawal rises dramatically among serial borrowers.⁴

HOW ARE WITHDRAWALS AND LOANS DIFFERENT?

Hardship withdrawals are more costly than simple 401(k) loans. Here's why:



Withdrawals are taxed — and if the employee is younger than 59½, a 10% penalty also applies.



The employee can't make contributions for six months, and employer matching contributions are also stopped.



The "time value of money" means that every dollar taken out today would be worth far more upon retirement.

CONSIDER THIS EXAMPLE:



Sarah
Age: **30**
Savings: **Modest**
Goals: **Own a home**

Unexpected medical bills

Surgery: **\$10,000**



401(k) hardship withdrawal

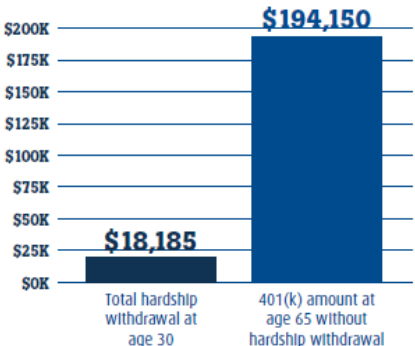


\$10,000 withdrawal amount
+ **\$5,485** In fees and taxes
+ **\$2,700** In lost deferrals & employer matching contributions

\$18,185 TOTAL hardship withdrawal

What's the true cost?

If Sarah retires at age 65, the amount withdrawn would be worth an extra \$194,150.*



For illustrative purposes only. Individual results may vary.

DON'T PUSH "PAUSE" ON SAVINGS

Employees work hard for their retirement. Unum benefits help ensure their progress isn't stalled.



- Critical Illness Insurance pays a benefit upon the diagnosis of a serious condition.
- Hospital Indemnity Insurance pays benefits for hospitalization.
- Accident Insurance covers unexpected injuries.
- Disability Insurance replaces part of an employee's lost income while unable to work.

These benefits are paid directly to employees — so they can use the money however they need.

Address this pressing problem with affordable protection from Unum — and encourage employees not to put their future at risk.

- ✓ Protection now
- ✓ Protection for years to come



Better benefits at work.