

The Whole Life Insurance policy provides financial support to your family in the event of your death, assisting with living expenses, final arrangements, and tuition. Coverage can be maintained for life, with premiums remaining constant regardless of age, and the benefit amount does not decrease over time. The policy accumulates cash value at a guaranteed interest rate of 4.5%, which can be borrowed against or used to purchase a smaller, paid-up policy. Key features include a "Living" Benefit allowing an early payout of up to \$150,000 if terminally ill, a Waiver of Premium for disabilities lasting six months or more before age 65, and a Long Term Care Rider for using the death benefit for long-term care expenses. Coverage is available for employees aged 15 to 80, with a minimum benefit of \$2,000, and can also be extended to spouses and children under similar age conditions. An Accidental Death Benefit is available, which doubles the death benefit for accidental deaths before age 70. Premiums are conveniently deducted from paychecks, and purchasing coverage at a younger age is more affordable. Benefits are paid in a lump sum to designated beneficiaries, with special provisions for minors through a Unum Retained Asset Account, which accrues interest and is guaranteed by Unum. Coverage becomes effective on the first day of the month when payroll deductions start, and eligibility requires active employment status. Exclusions include death by suicide within two years of the policy's effective date. Coverage terminates upon written request, the insured's death, policy maturity, or if the loan value exceeds the guaranteed cash value. For complete details, including exclusions and limitations, refer to the policy form or contact a Unum representative.