



Why buy Term Life Insurance

Protect the people that matter the most

You want to make sure your family is taken care of, but you don't know what the future holds. Life Insurance can help your loved ones with financial obligations in the case of your death — from their daily expenses and mortgage to college tuition or retirement.

Unum Group Term Life Insurance can provide your family and loved ones with a benefit payout if you were to pass away.

Life insurance helps protect those you leave behind

Reasons why people choose to get life insurance coverage:

- **83% to use for burial and other final expenses¹**
- **68% to supplement lost income from the death of a primary income earner¹**
- **63% to care for dependents and transfer wealth from generation to the next¹**

Do you have life insurance all wrong?

Life insurance is too expensive

75% of Americans overestimate the cost of life insurance.¹ For a healthy 30-year-old, term life insurance costs around \$170 a year; however, most estimate it to be six times higher.¹

It's too difficult to buy life insurance

More than 50% of employees put off purchasing coverage because they don't know what or how to buy life insurance.¹ Your employer helps you choose the right Life Insurance coverage from Unum with expert help and educational resources.

I don't need life insurance until I am older

You might not have a significant other, spouse or dependent children yet, and think, "I don't need life insurance, I'm young!" However, if anything were to happen to you at a young age, this coverage could help your parents and siblings manage your debts (for example, student loans, finance loans) and end-of-life expenses.



LEARN MORE

To learn more about enrolling in Term Life Insurance contact your HR representative.



**Better benefits
at work.™**

unum.com

¹ LIMRA, Life Happens: 2022 Insurance Barometer Studies, 2022.

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. Applicable to Policy Form C.FP-1 et al.

Underwritten by Unum Life Insurance Company of America, Portland, ME. In New York, underwritten by First Unum Life Insurance Company, Garden City, NY.

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