

If you can't work, why should your bank account suffer?

Help keep your finances together with Unum's Educator Select disability insurance.

Savings aren't always enough.

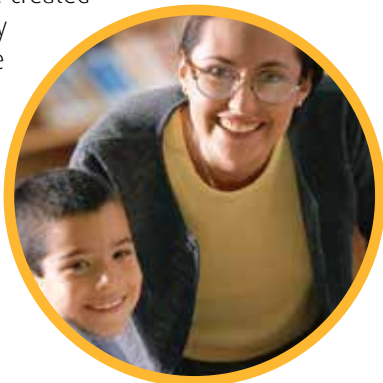
Even though Jane and Kurt have two incomes, they need both of their paychecks to cover the bills every month. They know that a serious illness or accident could keep one — or both — of them from going to work for months. They want some security that losing one of their paychecks doesn't threaten everything they have worked for.

Who's at risk?

- **66%** of Americans would find it somewhat or very difficult to meet current financial obligations if their paycheck were delayed by one week.¹
- Most disabilities are not work-related, and therefore not covered by workers' compensation.²

Your disability benefits help cover what matters most.

Unum Educator Select disability insurance can help protect a portion of your income — and your family's financial security — when a sudden illness or injury disrupts your life. We understand the unique needs of those who work in education, and we have created Educator Select disability insurance to meet those requirements. You do not have to answer any health question or have a medical exam when you apply for this coverage.*



MY WORKSHEET

(This may help you decide how much coverage you need.)

Outstanding debt

How much will be left for your family to pay?

Mortgage balance	\$ _____
Other debt <i>(credit cards, loans, car payment)</i>	\$ _____
TOTAL	\$ _____

Ongoing expenses

How much do your dependents need each year?

Utilities <i>(electric, phone, cable, Internet)</i>	\$ _____
Medical costs, insurance	\$ _____
Food, clothing, gasoline	\$ _____
Savings contributions <i>(retirement)</i>	\$ _____
TOTAL	\$ _____

Future plans

How much will your loved ones need for the future?

College	\$ _____
Other <i>(retirement, long term care)</i>	\$ _____
TOTAL	\$ _____
GRAND TOTAL	\$ _____
Subtract existing coverage	-\$ _____

Consider adding this amount of life insurance

\$ _____

How to apply

Complete the enrollment material included in this package and return it to your insurance representative or plan administrator.

Get the coverage you need.

The coverage includes features that allow you to design a flexible plan that best meets your needs. You can select:

- The benefit amount you would receive each month if you could not work due to a covered disabling illness or injury, in increments of \$100³
- The elimination period, which is the amount of time you would need to wait between the day a disability begins and the date you start receiving benefits
- The duration amount, which is the length of time you could receive benefits

A lot rides on your paycheck

Most of us take our health and ability to work for granted. You know how much you'd be missed at school, but consider how a temporary loss of income would affect your family's financial security. If a disability kept you from earning an income, how would you pay your mortgage, your car payment and other expenses? That's why Educator Select disability insurance is so important.

The affordable solution

Unum Educator Select disability insurance is offered to you at a competitive group rate, with the ease and convenience of payroll deductions. Best of all, you choose the benefit amount that suits the needs of your family and you do not have to answer any health questions or have a medical exam when you apply for coverage.

Features that add value:

Work-life balance employee assistance program

Unum Educator Select disability insurance coverage includes a work-life balance employee assistance program that can help you deal with everyday issues, such as finding the right daycare or eldercare, or serious problems such as alcohol or drug abuse.

Education-specific topics are available, from helping children and teenagers explore career paths to assisting them after a traumatic event.

Why Unum?

As the nation's leading provider of group disability benefits, Unum has a great deal of experience in creating coverage that meets the specific needs of individuals like you.⁴ Our flexible benefits help you select a plan that fits your life. And if you ever need us, our experienced claims professionals will be there to help you every step of the way, explaining the claims process in everyday language that's easy to understand.

Claims service

If you file a disability claim, Unum Benefits Center employees are committed to meeting your needs with prompt and efficient claims services.

Our claims process is focused on the whole person, not just the diagnosis. Our dedicated and responsive claim management professionals understand the emotional and financial strain that can often occur during a period of disability.

My notes on Educator Select disability insurance:

The Work-life balance employee assistance program, provided by Ceridian HCM, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

* Benefits may subject to a pre-existing condition provision.

¹ American Payroll Association, "2014 'Getting Paid In America' Survey" (2014).

² National Safety Council, "Injury Facts" (2014).

³ Benefits may be reduced by deductible sources of income.

⁴ Gen Re, "U.S.Group Disability Market Survey 2013" (2014).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, New York,
New York

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.

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