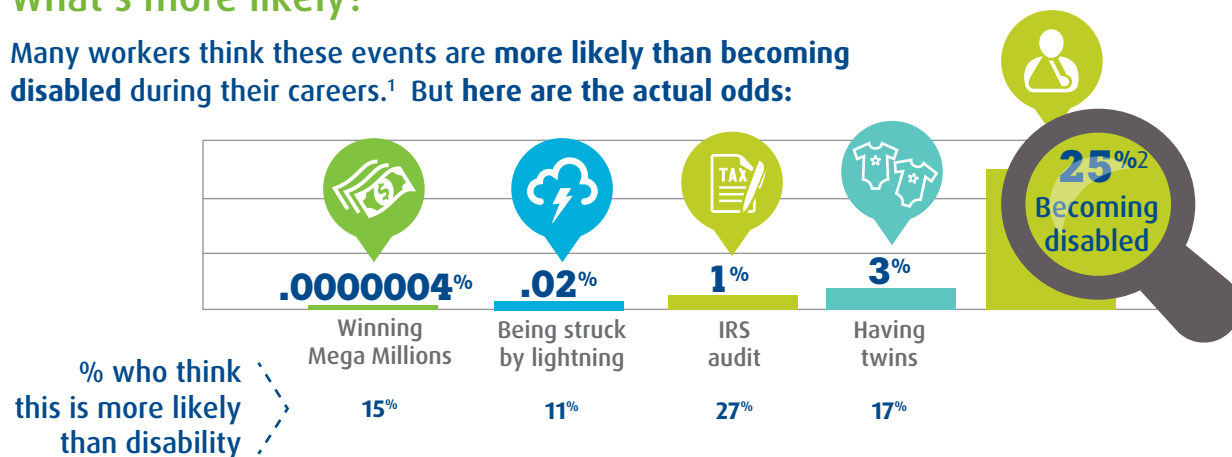


Could a disability happen to me?

What's more likely?

Many workers think these events are more likely than becoming disabled during their careers.¹ But here are the actual odds:



In fact, nearly **40 million** American adults live with a disability.³

Disability insurance: What's the cost?

Disability insurance can help protect your finances if you become disabled, but many people don't know how affordable it can be:

34% of workers surveyed said they did not enroll in long-term disability because they cannot afford it.⁴

COST COMPARISON: How disability insurance stacks up

SHORT TERM DISABILITY*	LONG TERM DISABILITY*	NEWSPAPER	COFFEE
\$.70	\$.80	\$1.00	\$1.50
DAILY COST			

*Average cost per day to cover 60% of a \$50,000 annual salary. Premium will vary based on the plan selected.

Many people think they're more likely to win the lottery than become disabled during their working years. Unfortunately, that's not the case. That's why it's smart to be prepared.

Can you afford NOT to be protected?

Life's expensive. If you were disabled and couldn't earn your paycheck, how would you cover expenses like these?

EXPENSE WORKSHEET	
Mortgage or rent	\$
Home maintenance	\$
Car payment, maintenance	\$
Food, clothing, utilities	\$
Property taxes	\$
Insurance: home, car, health, life	\$
Medical expenses	\$
Educational expenses	\$
Retirement savings	\$
Medical expenses	\$
Credit payments	\$
Miscellaneous	\$
Total	\$

MORE Be prepared.

For information on how disability insurance can protect you and your family, contact your employer or your Unum representative.

Exclusions and limitations:

Long term disability insurance

Benefits would not be paid for disabilities caused by, contributed to by or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared, or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing condition (see pre-existing condition section).

Unum will not pay benefits for any period of disability during which you are incarcerated.

Termination of the policy

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions; or
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Pre-existing conditions

Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken in the 12 months just prior to your effective date) will not be paid during the first 12 months the policy is in force. State variations may apply.

Short term disability insurance

Benefits would not be paid for disabilities caused by, contributed to by or resulting from:

- Intentionally self-inflicted injuries;
- War, declared or undeclared, or any act of war;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;

- Pre-existing condition, if applicable;
- Occupational injury or sickness (excluding a partner or sole proprietor who cannot be covered under workers' compensation or any similar law; also, this occupation exclusion may not apply if the policy offers 24-hour coverage);
- Active participation in a riot; or
- Any period of disability during which you are incarcerated.

Termination of the policy

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions; or
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

In NY, underwritten by: First Unum Life Insurance Company, New York, New York

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms C.FP-I et al. or contact your Unum representative. 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. Unum complies with all state civil union and domestic partner laws when applicable.

1 Council for Disability Awareness, "America's Income Protection Picture: 2014 Disability Awareness Study" (2014). The most recent source of its kind.

2 Social Security Administration, "Fact Sheet Social Security" (accessed July 5, 2017). The Social Security Administration estimates that just over one in four of today's 20-year-olds will become disabled before reaching age 67.

3 U.S. Census Bureau, "2015 American Community Survey 1-Year Estimates: Disability Characteristics" (accessed July 5, 2017).

4 Customer Benefits Analytics and Lodestar, "Who Buys Voluntary Benefits, and Why?" (2016).

unum.com

© 2017 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.