

If you're disabled, how much income protection is enough?

Group long term disability insurance may not cover enough of your income.

Margo has group long-term disability (LTD) coverage from her employer, but she never thought much about the amount of income it replaces. Recently, after she accepted a promotion to a position that includes incentive pay, she found out that her group insurance only covers 60% of her base pay and none of her incentive bonus. And since her employer-paid group LTD benefits are taxable, her effective coverage is even less.

What if your income stops while life keeps going?

A weekend sports injury. A bad back. A car accident. A serious illness. Any of these could affect your ability to work and earn an income. Fortunately, your employer provides group disability benefits to give you a basic source of income if you can't work due to a disabling accident or sickness.

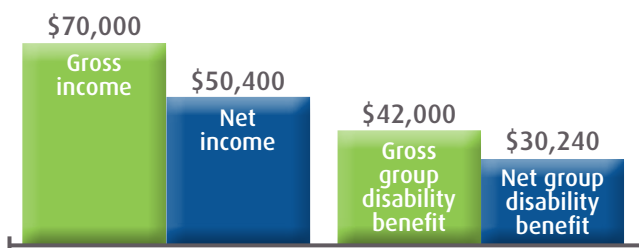
How much income protection is enough?

As important as it is, your company's group LTD plan may only provide a basic level of insurance. Supplemental individual disability insurance can help protect a greater portion of your income than group LTD alone. How much protection is enough? Consider the following:

Taxes

If your employer pays for your disability coverage, your benefits are taxable. If you pay for your disability coverage, benefits are tax free, under current law.

Will 60% of your take-home pay be enough during a disability?



Example assumes that Group LTD covers 60% of base income with a 28% tax level.

Bonus and incentive pay

If performance pay, bonuses and incentives are a significant part of your income, consider that these may not be replaced under your employer-provided group LTD plan.

With incentive pay that may not be covered, how much will be enough during a disability?



Your financial plans

Additional coverage can mean the difference between staying on track financially — preserving your 401(k) contributions and other savings — or borrowing from your savings account, your children's college fund or your retirement account.

How much income protection do you have?

If you're like most people, you're sketchy about the details of your insurance coverage until you need its benefits. But often that's too late to make changes you might need. So test your knowledge now.

My group income protection...

Replaces _____ % of my income up to \$ _____ a month.

Pays benefits until I reach age _____, if I am disabled and unable to work.

Begins paying benefits after I have been disabled and out of work for _____ days.


Now you have the power to protect more

Protect more of your income with supplemental individual disability insurance from Unum — the nation's leading provider of disability benefits.¹ Through this employer-sponsored program, you can apply for high-quality individual coverage that can pay benefits in addition to your current group disability coverage.

You will receive additional information through your employer about this offer, including a summary of your current group disability coverage and an explanation of the features and benefits of your supplemental individual disability plan.

Look at your expenses

Use this worksheet to add up the monthly expenses you'd need to cover if you couldn't work because of a disability.



EXPENSE WORKSHEET

Mortgage or rent	\$ _____
Property taxes	\$ _____
Property insurance	\$ _____
Food	\$ _____
Clothing	\$ _____
Utilities	\$ _____
Medical expenses	\$ _____
Health insurance	\$ _____
Credit payments	\$ _____
Car expenses	\$ _____
Car insurance	\$ _____
Home maintenance	\$ _____
Life insurance	\$ _____
Educational expenses	\$ _____
Retirement savings	\$ _____
Miscellaneous	\$ _____
Total (monthly financial obligations)	\$ _____
Minus any monthly benefits you might receive from your employer or other sources during a disability	- \$ _____
Total	\$ _____

Unum's Income Series 750

Unum's Income Series 750 offers a valuable and flexible solution to help protect income and preserve assets.

Income protection that's adaptable to your changing needs

- Individual disability coverage above the group disability insurance provided through your company
- Features and pricing options to help you tailor your coverage to your needs and budget
- Flexibility in changing your coverage as your needs change during your career
- Short-term income replacement of up to 100% when you initially return to work
- Built-in benefits to help you return to work
- You own the policy, so you can take it with you, even if you change employers

Take advantage of this opportunity and apply today!

¹ JHA, 2009 U.S. Group and Individual Disability Market Surveys, 2010.

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.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

In NY underwritten by: Provident Life and Casualty Insurance Company, Chattanooga, TN

For NY: 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 Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

unum.com

© 2010 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

EN-1059 (10-10)