

# Give your kids a strong financial start.

Unum's Whole Life Insurance for children can help.

## Teach your kids to start saving now.

Katie and Derek work hard for what they have. But they're also smart financial planners who save their money — and they're teaching their kids to do the same. By buying a life insurance policy that accumulates cash value, they can save for their children's future. *Now that's a smart lesson.*



## Features that add value

1. **Cash value** — Accumulates at a rate of 4.5%.<sup>\*</sup> You can borrow from the cash value if you choose, or use it to buy a reduced policy with no more premiums.
2. **Policy amounts of \$5,000 to \$25,000 require no health questions** if you apply when you are first eligible. If you wait, there will be a few medical questions. Coverage from \$25,000 to \$50,000 is available but requires health questions to determine eligibility.
3. **At age 70, the policy is fully paid up.** This means no more premiums must be paid. The benefit will be paid to the beneficiaries upon death.

## How to apply

To learn more, watch for information from your employer.

## Financial protection for your family

If an accident or illness were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain of your loss — so you can take care of your family during this difficult time.

This coverage can be purchased without purchasing employee coverage. **Each policy covers one child or grandchild; you can purchase coverage for each of your children and grandchildren.**

## Child eligibility

Coverage is available to your:

- Children (natural and legally adopted)
- Stepchildren
- Grandchildren

Children/grandchildren are eligible from 14 days old until their 26th birthday. Children must reside in the U.S. to receive coverage.

## Three reasons to buy this coverage at work

1. You get affordable rates when you buy this policy through your employer.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which premium is paid.

### My child's Whole Life coverage

Amount I applied for: \$ \_\_\_\_\_

Cost per pay period: \$ \_\_\_\_\_

Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

(For your records — complete during your enrollment)

# Get the coverage you need.

## Amounts and values

Issue age	\$10,000 benefit amount		\$15,000 benefit amount		\$20,000 benefit amount		\$25,000 benefit amount		\$50,000 benefit amount	
	Weekly premium	Cash value at age 65*	Weekly premium	Cash value at age 65*	Weekly premium	Cash value at age 65*	Weekly premium	Cash value at age 65*	Weekly premium	Cash value at age 65*
0	\$1.34	\$4,637	\$2.01	\$6,956	\$2.68	\$9,274	\$3.35	\$11,593	\$6.71	\$23,186
1	\$1.35	\$4,634	\$2.02	\$6,951	\$2.69	\$9,268	\$3.36	\$11,584	\$6.72	\$23,169
2	\$1.35	\$4,630	\$2.02	\$6,945	\$2.70	\$9,260	\$3.37	\$11,575	\$6.73	\$23,150
3	\$1.37	\$4,626	\$2.05	\$6,939	\$2.73	\$9,251	\$3.41	\$11,564	\$6.81	\$23,128
4	\$1.39	\$4,621	\$2.08	\$6,932	\$2.77	\$9,242	\$3.46	\$11,552	\$6.92	\$23,105
5	\$1.42	\$4,616	\$2.12	\$6,924	\$2.83	\$9,232	\$3.53	\$11,540	\$7.06	\$23,080
6	\$1.45	\$4,611	\$2.17	\$6,916	\$2.89	\$9,222	\$3.61	\$11,528	\$7.23	\$23,055
7	\$1.48	\$4,606	\$2.23	\$6,908	\$2.97	\$9,211	\$3.71	\$11,514	\$7.41	\$23,028
8	\$1.53	\$4,600	\$2.29	\$6,900	\$3.05	\$9,200	\$3.81	\$11,500	\$7.61	\$22,999
9	\$1.57	\$4,594	\$2.35	\$6,891	\$3.14	\$9,188	\$3.92	\$11,484	\$7.84	\$22,969
10	\$1.62	\$4,588	\$2.42	\$6,881	\$3.23	\$9,175	\$4.04	\$11,469	\$8.07	\$22,938
11	\$1.67	\$4,581	\$2.50	\$6,871	\$3.34	\$9,162	\$4.17	\$11,452	\$8.34	\$22,904
12	\$1.73	\$4,574	\$2.59	\$6,861	\$3.45	\$9,148	\$4.31	\$11,435	\$8.61	\$22,870
13	\$1.78	\$4,567	\$2.67	\$6,850	\$3.56	\$9,134	\$4.45	\$11,417	\$8.90	\$22,834
14	\$1.84	\$4,559	\$2.76	\$6,839	\$3.68	\$9,119	\$4.60	\$11,398	\$9.19	\$22,796
15	\$1.90	\$4,552	\$2.85	\$6,827	\$3.80	\$9,103	\$4.74	\$11,379	\$9.48	\$22,758
16	\$1.96	\$4,544	\$2.93	\$6,815	\$3.91	\$9,087	\$4.89	\$11,359	\$9.77	\$22,718
17	\$2.02	\$4,535	\$3.02	\$6,803	\$4.03	\$9,071	\$5.04	\$11,338	\$10.07	\$22,676
18	\$2.08	\$4,527	\$3.11	\$6,790	\$4.15	\$9,053	\$5.18	\$11,317	\$10.36	\$22,634
19	\$2.13	\$4,518	\$3.20	\$6,777	\$4.27	\$9,035	\$5.33	\$11,294	\$10.66	\$22,588
20	\$2.19	\$4,508	\$3.29	\$6,762	\$4.38	\$9,016	\$5.48	\$11,270	\$10.96	\$22,541
21	\$2.26	\$4,498	\$3.38	\$6,747	\$4.51	\$8,997	\$5.63	\$11,246	\$11.26	\$22,492
22	\$2.32	\$4,488	\$3.47	\$6,732	\$4.63	\$8,975	\$5.79	\$11,219	\$11.57	\$22,438
23	\$2.38	\$4,477	\$3.57	\$6,715	\$4.76	\$8,953	\$5.95	\$11,192	\$11.89	\$22,383
24	\$2.44	\$4,465	\$3.66	\$6,697	\$4.88	\$8,930	\$6.10	\$11,162	\$12.21	\$22,324
25	\$2.51	\$4,452	\$3.76	\$6,678	\$5.01	\$8,905	\$6.26	\$11,131	\$12.52	\$22,262

\* The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum.

For more information about the retained asset account, please contact Unum.

**Exclusions:** If within two years (one year in North Dakota) from the date of issue of this policy the insured individual dies by suicide, while sane or insane, the amount payable by Unum in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by this policy.

Underwritten by:  
Provident Life and Accident Insurance Company, Chattanooga, Tennessee  
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

The 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 Form L-21848 and FUL-21848 or contact your Unum representative.

**Termination:** The policy will terminate on the earliest of the following:

1. written request by you to terminate the policy;
2. the insured dies;
3. the policy matures; or
4. the loan value exceeds the guaranteed cash value of this policy.

Unum complies with all state civil union and domestic partner laws when applicable.

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