



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.

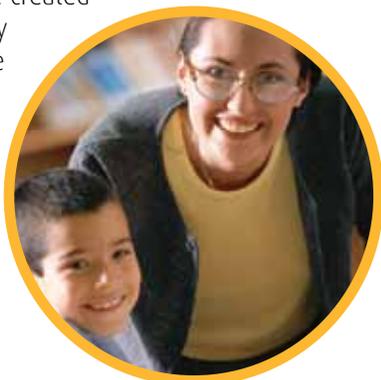
Even though Jane and Kurt have two incomes, they need both of their paychecks to cover the bills every month. They know that a serious illness or accident could keep one — or both — of them from going to work for months. They want some security that losing one of their paychecks doesn't threaten everything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

Who's at risk?

- 38% of workers could pay their bills for three months or less if they couldn't collect a paycheck due to a disabling illness or injury.¹
- Nearly 27 million Americans suffer disabling injuries each year.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

For illustrative purposes only.

Monthly expenses you should consider

Mortgage/rent	\$ _____
Transportation <i>(gas, car payments, repairs)</i>	\$ _____
Utilities <i>(electric, water, cable, internet)</i>	\$ _____
Insurance <i>(health, life, car, home)</i>	\$ _____
Food & clothing <i>(groceries, restaurants)</i>	\$ _____
Education <i>(tuition, books, supplies)</i>	\$ _____
Loans/credit card debt	\$ _____
Child care/elder care	\$ _____
Savings contributions <i>(retirement)</i>	\$ _____
Medical costs <i>(doctor copays, medications)</i>	\$ _____
Total monthly expenses	\$ _____
Current monthly income <i>(after taxes)</i>	\$ _____
Total monthly income if disabled	\$ _____
Less total monthly expenses <i>(from above)</i>	-\$ _____
Monthly surplus or shortfall	\$ _____

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. But most disabilities are not work-related, and therefore not covered by workers' compensation.⁴

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 number one provider of disability benefits, Unum has a great deal of experience in creating coverage that meets the specific needs of individuals like you.⁵

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:

^{*}Benefits may be subject to a preexisting condition provision.

¹ Council for Disability Awareness, "The Disability Divide, CDA 2010 Consumer Disability Awareness Survey," March 2010.

^{2,4} National Safety Council, Injury Facts, 2010.

³ Benefits may be reduced by deductible sources of income.

⁵ Gen Re, 2010 U.S. Group and Individual Disability Market Surveys, 2011.

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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: Unum Life Insurance Company of America, Portland, Maine

unum.com

© 2011 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.