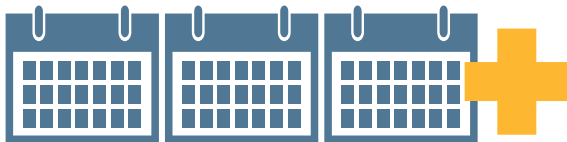


Why buy long term disability insurance?

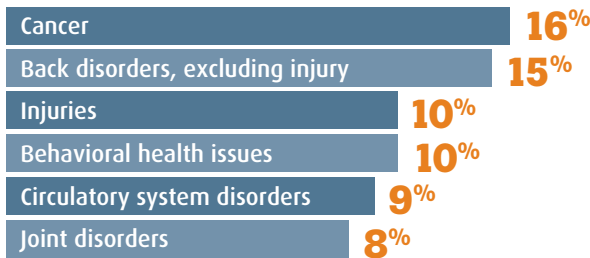
IF YOU CAN'T WORK due to an injury or illness, long term disability insurance (LTD) can replace part of your paycheck for several months or years.

Disability is more common than you think

3 out of 10 employees between the ages of 35 and 65 **will be out of work for 3 months or longer** due to an accident or illness.¹



In 2012, **top causes** of Unum long term disability claims were:²



Your personal finances may take a hit

Over **70%** of American households **couldn't pay normal living expenses** if a wage earner is disabled for six months.³



Most injuries are not work-related — and therefore are **not covered** by workers' compensation.⁴

Employers also feel the effects

In 2011, off-the-job injuries led to about **235 million days** of lost time and cost over **\$260 billion**.⁵



UNUM IS THE SMART SOLUTION:

We've been the leader in group disability benefits for



In 2012, Unum processed nearly **490,000** new claims and paid more than **\$6 billion** in benefits.⁷

91% of LTD claimants are satisfied that their Unum contact offered timely responses to questions.⁸



 To learn more about this long term financial protection, please contact your HR department or Unum representative.

1 Society of Actuaries, *Commissioners Individual Disability Table A* (1985).

2,7 Unum internal data (2012). Note: Causes are listed in ranked order.

3 Charles River Associates (prepared for Unum), *Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs* (2011).

4,5 National Safety Council, *Injury Facts* (2013).

6 Employee Benefit Plan Review, *Group Accident & Health Surveys 1976-1990* (1977-1991); *Gen Re, U.S. Group Disability Market Surveys 1991-2012* (1992-2013).

8 Market Decisions, *2012 Unum STD, FMLA and LTD Claimant Satisfaction Research* (2013). Percentage of respondents who answered "Very Satisfied/Satisfied."

The policy or its provisions may vary 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.

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.

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

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