


Why buy short term disability insurance?

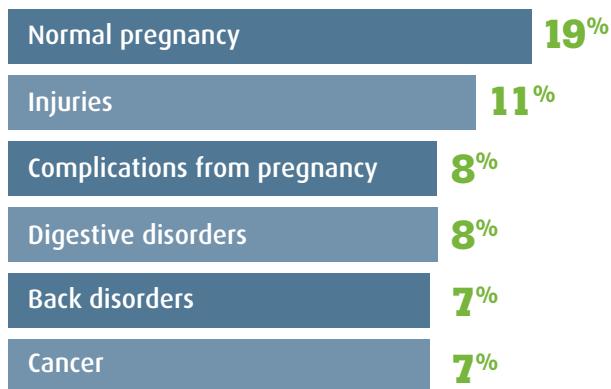
SHORT TERM DISABILITY INSURANCE from Unum pays part of your income if you are unable to work because of a covered illness or injury. You can use the payments to pay bills, buy groceries — or however you wish.

An injury can come out of nowhere

Every  **10** minutes **700** Americans suffer an injury severe enough to seek medical help.¹ { That's **37 million** per year.²

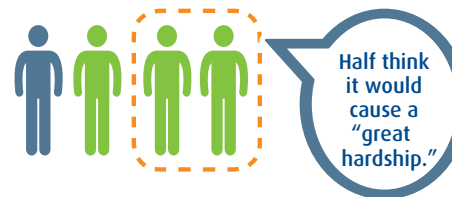
But injuries aren't the only reasons you might not be able to work

Most common causes of Unum short term disability claims:³



Could you pay the bills if you weren't working?

3/4 of workers think that missing work for three months* because of injury or illness would create a financial hardship.⁴



Social Security disability insurance **doesn't cover** short term disabilities.^{5**}

UNUM IS THE SMART SOLUTION:

We've been the leader in group disability benefits for



91% of our short term disability claim survey respondents are satisfied with overall claim handling.⁷

Unum paid more than **\$6 billion** in benefits in 2012.⁸

 For more information, contact your HR administrator or your Unum representative.

* Because of an illness or injury.

** Social Security only pays disability insurance for a total disability that is expected to last for at least one year or to result in death.

1,2 National Safety Council, *Injury Facts* (2013).

3,8 Unum internal data, 2012. Causes are listed in ranked order.

4 Consumer Federation of America and Unum, *Employee Knowledge and Attitudes about Employer-Provided Disability Insurance* (2012).

5 Social Security Administration, "Disability Planner: What We Mean by Disability" (Oct. 15, 2012; accessed Oct. 29, 2012), <http://www.ssa.gov/dibplan/dqualify4.htm>.

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). Includes short term and long term disability.

7 Market Decisions, *2012 Unum STD, FMLA and LTD Claimant Satisfaction Research* (2013). Includes respondents who indicated they were satisfied or very satisfied; based on fully insured claims only.

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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