



Group Whole Life Insurance



Group Whole Life Insurance can pay money to your family if you die. It can help them with basic living expenses, tuition and later, final expenses.

After the initial scheduled enrollment, new hires and newly eligible employees may enroll for coverage when they are first eligible. Late entrants may enroll, and existing insureds may increase coverage at a scheduled enrollment event.

How does it work?

You can keep Group Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. Coverage is guaranteed as long as you pay premiums. That means you get protection during your working years and into retirement. Your plan also has a coverage reduction provision. See the disclosures to learn more.

Group Whole Life Insurance also builds cash value at a guaranteed interest rate*. Your plan has a 10-year period during which cash value accumulates, but is not accessible.

Why should I buy coverage now?

- Once you purchase coverage, your premium remains the same as long as premiums are paid.
- When you purchase coverage when first eligible, you qualify for coverage without medical underwriting.
- The cost is conveniently deducted from your paycheck.
- Group Whole Life insurance gives you valuable protection in addition to any term life insurance you might have.
- Your coverage, as well as coverage for your spouse and child (if applicable), is portable, meaning you can take it with you if you leave your company. Your premiums would remain the same but you would be billed directly.

Who can get coverage?

Employee (issue ages 15-75)

You can purchase between \$10,000 and \$250,000 in increments of \$10,000 during this enrollment. You can purchase up to \$100,000 without medical underwriting to qualify for coverage.

Spouse (issue ages 15-75):

You can purchase between \$10,000 and \$50,000 in increments of \$10,000 for your spouse during this enrollment. You can purchase up to \$30,000 without medical underwriting to qualify for coverage. You may have to purchase coverage for yourself before purchasing coverage for your spouse.

Children's Term Rider

The rider covers all eligible children, as well as future children (newborns, adopted children) for one fixed premium amount. Eligible children must be between live birth and 26 years old, your or your spouse's child, your lawfully adopted child, foster child or any other child residing with you that is dependent on you for primary financial support.**

You can purchase one of the following amounts:

\$10,000 \$20,000

The amount of Group Whole Life Insurance for a spouse and the amount of coverage under Children's Term Rider will not be more than 100% of the employee Group Whole Life amount.

**Children can be covered past age 26 if they are incapable of self-sustaining employment due to permanent intellectual or physical incapacity prior to reaching age 26. Grandchildren are not eligible for coverage under the Children's Term Rider. The term life coverage provided under this rider ends when a child turns age 26.

What’s included?

Accelerated Death Benefit for Terminal Illness

You can request an advance payout of your death benefit if you’re diagnosed with a terminal illness and expected to live 12 months or less. You can receive up to 100% of the death benefit to a maximum of \$150,000 and it can help cover your costs while you’re still alive. Benefits received under this provision are taxable and any payout would reduce the benefit that’s paid when you die. When benefits are accelerated under this rider, premiums will be waived for up to 12 months. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.

Waiver of Premium Rider

If you’re totally disabled for at least six months before age 65 and you remain totally disabled, you won’t have to pay premiums until you recover and return to work. During the six-month elimination period, premiums must continue to be paid. During the period of total disability the cash value does not increase.

Age	Coverage Amount	Non-Tobacco Cost (monthly)	Tobacco Cost (monthly)
25	\$10,000	\$6.34	\$11.37
35	\$10,000	\$7.58	\$13.24
45	\$10,000	\$11.25	\$18.44
55	\$10,000	\$19.97	\$32.07
25	\$20,000	\$12.68	\$22.74
35	\$20,000	\$15.16	\$26.48
45	\$20,000	\$22.50	\$36.88
55	\$20,000	\$39.94	\$64.14
25	\$30,000	\$19.02	\$34.11
35	\$30,000	\$22.74	\$39.72
45	\$30,000	\$33.75	\$55.32
55	\$30,000	\$59.91	\$96.21

Issued Age	Non-Tobacco Guaranteed Cash value at age 65 per \$10,000 of Face Amount	Tobacco Guaranteed Cash value at age 65 per \$10,000 of Face Amount
25	\$1,737.65	\$2,158.55
35	\$1,561.45	\$1,940.80
45	\$1,276.45	\$1,576.75
55	\$761.10	\$918.80

DISCLOSURES

When you buy life insurance, you name the people who will receive the benefits 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.

*For coverage effective prior to 1/1/2026, the policy accumulates cash value based on a non-forfeiture interest rate of 3.75% and the 2017 CSO mortality table. For coverage effective 1/1/2026 or later, the policy accumulates cash value based on the non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. Cash value will be reduced by any outstanding loans or payments under any Accelerated Death Benefit. Outstanding loans will be deducted from the death benefit. Failure to repay loans could cause the policy to lapse.

Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 15 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage.

Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin. Delayed Effective Date: Your spouse’s Coverage Effective Date will be delayed if your spouse: is an inpatient in a Hospital, Hospice, or other health care facility; or is confined at home under the care of a Physician. If your spouse’s Coverage Effective Date is delayed due to the conditions above, your spouse’s coverage will begin on: the date your spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or the date your spouse is no longer confined at home under the care of a Physician.

Coverage reduction

The insured’s coverage will reduce by 50% on the later of: the coverage anniversary following the date the insured reaches age 70; or 25 years after an insured’s coverage effective date. This reduction will apply to all Group Whole Life benefits under the policy, including available cash value.

Exclusions

This certificate does not cover any losses where death is caused by, contributed to by, or occurs as a result of suicide occurring within 24 months after an Insured’s initial Coverage Effective Date or the date any increases or additional life insurance coverage becomes effective for an Insured. This exclusion will apply to any life coverage for which you pay all or part of the premium. This exclusion will also apply to any life coverage that has been approved by us that is subject to the Evidence of Insurability Requirements.

End of Coverage

An Insured’s coverage under this certificate ends on the earliest of:

- the date you are no longer in an Eligible Group;
- the date the Insured dies;
- the date the Insured is no longer eligible for coverage;
- for a Spouse, the date of divorce or annulment;
- the last day of the period any required premium contributions are made;
- the Insured’s Maturity Date;
- the date the Insured’s coverage is surrendered for its Guaranteed Cash Value;
- the date the Insured’s Guaranteed Cash Value is less than or equal to the Debt;
- the date the Insured’s Death Benefit has been exhausted or equals \$0.00;
- the date the Insured’s Death Benefit has been exhausted under any Accelerated Death Benefit option in this certificate ; or
- the date the Employer’s group policy is cancelled.

If an Insured’s coverage ends for any of the reasons outlined above, the Insured may elect to continue coverage, as long as premium is paid as required, under the Portability provision of this certificate. We will provide coverage for a Payable Claim that occurs while the Insured is covered under this certificate. This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form PLA-GWLP22-1 and Certificate PLA-GWLC22-1 or contact your Unum representative. Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee © 2025 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.