unum®

The basics of Whole Life Insurance

Coverage that stays with you for a lifetime

Unum Whole Life Insurance offers protection for now and benefits for the future with fixed premiums, ways to earn cash value and a living benefit for end-of-life expenses due to terminal illness costs. Unlike Term Life Insurance which often ends at retirement, Whole Life Insurance offers continuous coverage, even if you switch jobs or retire.

The facts of life insurance

More than 100 million adults in the U.S. don't have enough life insurance.[1]

1/3

1/3 of Americans say their household would face financial hardship within six months should a primary wage earner die unexpectedly — 30% would struggle financially within a month.[1]

60%

60% of people say they own life insurance to cover end-of-life expenses and leave an inheritance.[1]

Protection for now, benefits for the future

You can provide financial protection for yourself and your family throughout your life. You don't have to elect coverage on yourself to provide coverage for your spouse, children or grandchildren. Plus, your whole life insurance offers:

- Level premiums that don't increase due to age — Choose the coverage you need; the younger you are the lower the premium
- Ways to elect coverage for yourself, spouse or children up to the non-medical maximum with no health questions or exams*
- A living benefit** — If you're diagnosed with a terminal illness, you can request an early benefit payout that can help cover costs during your lifetime.
- Cash value, which you can borrow against to meet your financial needs throughout your life

To learn more about enrolling in Whole Life Insurance, go to:
https://learn.coloniallife.com/state-of-connecticut/p/1
or
Call 833-703-1967 and note Employer Code: 1357722

* May be required to meet minimum participation during enrollment.

** The living benefit can be paid out up to $150,000 and if you're diagnosed with a terminal illness with a life expectancy of 12 months or less. For individual Whole Life, 24 months in IL, KS, MA and WA, and for Group Whole Life, 24 months in IL, KS, TX and WA. Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death, may affect the eligibility for public assistance programs, and may be taxable. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.

1 LIMRA, 2025 Insurance Barometer Study, 2025.

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.
See the actual policy or your Unum representative for specific provisions and details of availability.

Group Whole Life: Applicable to policy form PLA-GWLP22-1.
Individual Whole Life: Applicable to policy form L-21848. Individual Whole Life in NY: Applicable to policy form FUL-21848-24 and FUL-21848-70-24.

Group Whole Life insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. Individual Whole Life insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In New York, underwritten by First Unum Life Insurance Company, Garden City, NY.

Better benefits at work.™