With Unum’s guaranteed issue life insurance, you can get coverage with no medical questions or health exams.

As life changes, family needs increase — and so can your financial obligations. That’s why your employer is giving you the opportunity to get guaranteed life insurance coverage. It’s financial protection you can count on now and in the future.

### How guaranteed issue works

#### During your Initial Enrollment

<table>
<thead>
<tr>
<th>If you enroll:</th>
<th>You can select any coverage amount in increments of $10,000, with no medical questions or health exams, up to the guaranteed issue amount of $100,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The maximum coverage available is 4 times your earnings.</td>
<td></td>
</tr>
</tbody>
</table>

#### Future Open Enrollments

| You can increase your coverage with no medical questions or health exams, up to the guaranteed issue amount of $100,000. |

#### If you do not enroll:

When coverage is offered again during Open Enrollment, you can apply for it. However, you will need to answer health questions, even for the minimum amount. You could be declined coverage.

### Here’s how Joyce managed her guaranteed life coverage*

During benefits enrollment, Joyce was offered guaranteed coverage from Unum. She had a guaranteed issue amount up to $100,000.

- She enrolled for the minimum $10,000 amount the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- Without medical questions or health exams, she was able to increase her coverage during annual enrollment to $100,000.

* For illustrative purposes only. Guaranteed issue amounts vary based on case-specific offering.

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