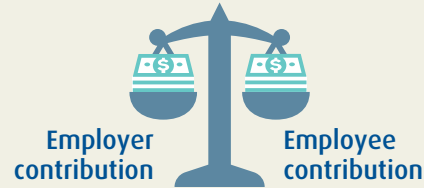


Why buy Group Voluntary Disability Insurance?

Employees need disability insurance in case an injury or illness means time off from work and a voluntary plan makes it easy to afford.

Why shared cost benefits?

Unum's Group Voluntary Disability Insurance makes it easy and affordable for workers to get the disability coverage they need, by sharing the cost between employers and employees.



Employees need the coverage



1 in 4 of today's 20-year-olds will become disabled before reaching age 67.¹

48% of current retirees say they retired earlier than they planned, mainly because of health problems or disabilities.²

Most employers are meeting the need by offering disability insurance

72% of employers offer long term disability insurance.³
65% of employers offer short term disability insurance.⁴

At least **90%** of long term disability insurance owners obtained their coverage through the workplace.⁵

Disability insurance can help employees when they need it most.

Having Unum disability coverage in place can make all the difference when you're unable earn your income.



Can you afford NOT to be protected?

Life's expensive. If you were disabled and couldn't earn your paycheck, how would you cover expenses like these?

Expense worksheet

Mortgage or rent	\$
Car expenses, gas and insurance	\$
Educational expenses	\$
Retirement savings	\$
Property taxes	\$
Health insurance	\$
Insurance: home, life	\$
Credit payments	\$
Food	\$
Clothing	\$
Medical expenses	\$
Home maintenance	\$
Miscellaneous	\$
Total (monthly financial obligations)	\$
Minus any monthly benefits you receive from your employer or other sources during a disability	-\$
Grand Total	\$



To learn more about disability insurance, contact your HR representative.

Insurance products are underwritten by the subsidiaries of Unum Group.
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FOR BROKERS, EMPLOYERS AND EMPLOYEES

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¹ Social Security Administration, "Fact Sheet Social Security" (accessed July 5, 2017)
² EBRI, "The 2017 Retirement Confidence Survey" (2017)
^{3,4} SHRM, "2017 Employee Benefits" (2017)

⁵ Gen Re and Milliman, "2014 and 2015 U.S. Group Disability Market Survey" (2016); Gen Re "2015 U.S. Individual DI Market Survey" (2016)