

How to apply for coverage:

Paper application:

Complete the attached Premium Payment Authorization and paper application by filling out the highlighted questions and returning in the enclosed envelope.

Have Questions?

Contact Karen Milligan at KMilligan@Unum.com or at 610-491-6962 for details about this new coverage.

Nobody likes to think about being unable to work – and unable to earn an income. But disabilities lasting longer than three months are more common than you might think.

Conner Strong & Buckelew provides group long term disability insurance to help you prepare for this possibility. It replaces up to 60% of your eligible earnings, up to a monthly maximum benefit of \$20,000. However, it doesn't cover incentive compensation. Also, since Conner Strong & Buckelew pays the premium, these benefits are taxed. You may need additional coverage to help protect the lifestyle you've built.

That's why we're making Unum Individual Disability Insurance (IDI) available. It can help replace more of your income – up to 75% – if you have a covered disabling illness or injury.

Learn more by reading this brochure and consider choosing this coverage to help protect your greatest asset: your ability to earn an income.

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Coverage for your greatest asset – your income

Individual Disability Insurance

Be prepared for the unexpected.

There's a lot riding on your ability to earn an income – and a disabling illness or injury can take that away.

Consider this:

77% of employees think missing work for three months would cause financial hardship.¹ Group long term disability insurance may only replace about half of your normal earnings – leaving you short on your actual expenses.

By enrolling in this coverage, you can protect more of the things that are important to you. Your benefit payments are provided to you monthly, in addition to your long term disability benefits, to replace up to 75% of your income.

This additional payment can help you sustain the things you want and need, such as:



Mortgage



Car



Travel



Tuition



Retirement

An estimate of your potential earnings

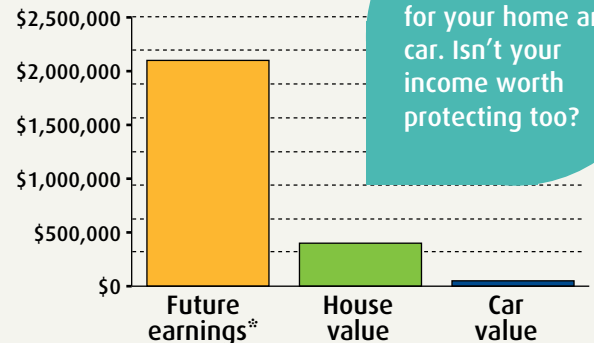
The following calculation indicates your potential future earnings:

Age 65 – 30 (your age)

35 x \$60,000 (your annual income)

= \$2,100,000 Future Earnings

Your future earnings are your most valuable asset:



You have coverage for your home and car. Isn't your income worth protecting too?

*Based on your annual income multiplied by the number of years you have left until you reach age 65.

Note: House and car values in chart above are for illustrative purposes only.

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Why you need this coverage

Would a disability drain your savings?

Half of Americans have less than \$10,000 in savings

68% of adult Americans have no savings earmarked for emergencies²



Protect more of your assets during a trying time.



Main advantages

Several valuable features are included with this coverage, such as:

- **Protects more income:** Your existing disability plan may cover only a portion of your total earnings leaving you with unprotected income. IDI insurance covers a broader range of your earnings so that you can protect more of the things you've worked so hard for.
- **Benefits for part-time work:** You can receive benefit payments even if you return to work part-time. The benefit payments would be based on the difference between your pre-disability income and your part-time earnings after your return to work.
- **Discounted rates:** During this enrollment, you have access to affordable rates that are only available through the workplace.
- **Guaranteed coverage:** During this enrollment, you won't have to answer medical questions if you're actively at work and applying for no more than the maximum Guaranteed Standard Issue amount. You may be asked a few eligibility questions.³
- **Individually owned policies:** This coverage belongs to you and is fully portable, which means you can keep your coverage — even if you change employment.
- **Waiver of premium:** After 90 days of a covered disability, Unum will waive all premiums as long as you remain disabled.
- **Tax-free benefits:** When you pay for this voluntary coverage, the benefit payments you receive are typically tax free.
- **Claims expertise:** Unum is committed to fair and thorough claims reviews. In 2017, we processed more than 621,000 claims — and paid \$5.8 billion in benefits.⁴
- **Guaranteed Coverage Increase (GCI):** This feature provides an annual increase to your monthly benefit. As your income increases your benefit can grow to continue to meet your financial needs. Any increase in benefit will have a corresponding increase in premium.



Plan highlights you need to know

The following features are part of your IDI plan and determine, in part, when and how it works.

- **Benefit Period** – This is the maximum amount of time you can receive benefits for a covered disability. **This plan's benefit period is up to age 67. For disabilities occurring between ages 65 and 75, the maximum benefit period is 24 months. For disabilities occurring after age 75, the maximum benefit period is 12 months.**
- **Elimination Period** – This is the "waiting period" after you become disabled but before you can receive benefits. **Your plan's waiting period is 90 days.**
- **Non-Cancellable (Non-Can) policy** – As long as your premiums are paid on time, your policy cannot be cancelled and your premium amount is guaranteed until you reach the Non-Can Expiration Date (unless you increase the benefit amount of your original policy). If your policy is issued prior to your 63rd birthday, the Non-Can Expiration Date is your 67th birthday. If it's issued after your 63rd birthday, the Non-Can Expiration Date is five years from Policy Effective Date.

This policy provides the following monthly disability benefits:

- **Total Disability Benefit** – The policy pays benefits for the duration of the benefit period if you are totally disabled in your occupation, which means you are unable to work in your occupation, not working in another occupation, and are under the care of a doctor.
- **Benefit for Residual Disability** – You must be under a doctor's care to be eligible for this benefit, which can pay for up to the end of your benefit period. You don't have to be totally disabled to be eligible, but you must still either lose time (due to injury or sickness) from your job or be unable to perform some of your job requirements **and incur a loss of earnings of at least 20%**.
- **Work Incentive Benefit (WIB)** – A feature of the Residual Disability Benefit that provides short-term monthly benefits during the first 3 months of a compensable residual disability. These short-term incentive benefits are equal to the difference between your pre-disability earnings and your current earnings, for up to 100% income replacement, subject to your maximum monthly benefit amount.
- **Catastrophic Disability Benefit** – This option provides an additional benefit of \$1,250 monthly (in addition to your group and individual policy benefits) if you suffer a catastrophic disability. A catastrophic disability is defined as the loss of two or more Activities of Daily Living, including bathing, dressing, eating, toileting, continence and transferring; cognitive impairment; or presumptive disability (the total and permanent loss of hearing, sight, speech or use of two limbs).

Standard features that make IDI part of a good financial plan

These services and benefits are included in the base policy at no extra premium.

- **Voluntary Suspension During Unemployment** – You can suspend paying premiums for up to one year due to your unemployment. Any loss occurring during the suspension period will not be covered.
- **Survivor Benefit** – Three months of benefits will be paid as a lump sum to your Estate if you have satisfied the elimination period and are receiving benefits at the time you pass away.
- **Waiver of Premium** – After your first 90 days of a covered disability, all premiums are waived. The premiums you paid during the 90-day period are refunded, and subsequent premiums are waived while you remain disabled.
- **Recurrent Disability Provision** – For a disability that recurs within six months after the end of a previous disability that is due to the same or related causes, this provision waives the elimination (waiting) period. You won't have to satisfy a new elimination (waiting) period and your benefit period will pick up where it left off when you returned to work full-time.
- **Rehabilitation Benefits** – Can help you regain your self-sufficiency as soon as possible. While you are disabled and receiving benefits, we may pay rehabilitation expenses not covered by other benefits.

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Continuation of standard features:

- **Guaranteed Coverage Increase (GCI)** – Provides an annual increase to your monthly benefit. There is no medical underwriting. Increases are available up to the plan maximum and subject to the receipt of income information from your employer. GCI is available as long as you 1) are employed and are actively at work on a full time basis with your current employer, 2) continue to be eligible under your employer’s plan and 3) exercise the GCI feature on an annual basis, as eligible. Increases to coverage are applicable to new periods of disability beginning after the effective date of the increase.

Other features included in your IDI plan

Your employer has selected these features to add to your individual disability policy for a higher level of protection and flexibility.

- **Mental Disorder Coverage** – Pays benefits for up to 24 months during the policy’s lifetime and subsequent periods of hospitalization for disabilities related to mental conditions. However, if you are disabled due to dementia resulting from a stroke, trauma, infection or a degenerative disease such as Alzheimer’s, the policy pays up to its full benefit period.

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