

Guide your employees to prepare for the future
Discover the benefits of long term care insurance



Time to take control

You probably know someone who has battled cancer, has a parent with Alzheimer's, or who's struggled with long-term caregiving. The impact on families, employees — and even your workplace — can be significant. And as the nation's workforce ages, the need for long term care is expected to increase considerably.

Very few people are prepared for the "sticker shock" of the cost of a long term care event, and fewer grasp that other insurance products don't cover the expense. What they do know is they want to control where they receive care. And many who have experienced the toll of caregiving don't want to place that burden on their families.

LTC trends:

20 million

Number of Americans projected to need LTC by 2030¹

50%

Amount of workforce estimated to be caregiving within five years²

More than \$150,000

Cost of an average stay in a nursing home³

One plan, multiple benefits

The value of long term care insurance extends well beyond the claims payment. Consider the many ways this coverage can help your business and your workforce.

Reach for the cost effective solution

Long term care insurance puts that control in your hands. And the good news is, when it's offered through a group plan, it's not nearly as expensive as people think.

In fact, a plan design with shared funding can cost businesses as little as \$15 per employee per month. And the employee-paid portion is less than half of the amount often quoted for coverage in financial magazines. It's an affordable way to give employees a valuable benefit — one that's apt to earn their loyalty and gratitude.

Attract and retain quality employees

Today's growing awareness of the need for this coverage has made it a popular benefit. Adding Unum long term care coverage can help keep your compensation package on par with the competition, as more businesses choose to offer this valuable assistance to employees.

Competitive analysis:

Compound annual growth rate in the number of employers offering LTC to their employees⁴

20%

Employers paying some of funding in 2006⁵

92%

Reduce the stress of caregivers in the workplace

Long term caregiving can have an impact on workplace productivity and unscheduled absence. In fact, a majority of employee caregivers surveyed reported a sharp increase in health problems and a negative impact on job performance due to⁶:

- caregiving related phone calls
- arriving late or leaving early
- running caregiving-related errands
- feeling “overwhelmed”

Unum long term care insurance includes a service that provides a one-stop resource for caregivers, helping them locate a variety of assistance. This can help employees tackle caregiving needs more efficiently and feel more productive on the job.

Give people more control of their destiny

If given a preference, most people prefer to receive long term care:

- at home, if possible
- from their own choice of caregivers
- in their own communities
- at the facility they choose, if one is needed

Without sufficient funds, people can lose control over those choices. Unum long term care insurance can put those important decisions back in their hands.

Lift the burden from family members

Most people — especially those in the so-called “sandwich generation” — do not want the weight of caregiving to fall on their loved ones. And trends that impact family structure — such as the decline in marriage and fewer people having children — mean there is less “family” to turn to for support.

Make it possible for your employees to leave a legacy

Many people assume they can turn to the government if they need long term care. But current regulations require individuals to virtually deplete all assets to qualify for Medicaid coverage. That can include a house meant to be passed down to children, or savings set aside for grandchildren.

Unum long term care insurance can help make it possible for employees to preserve hard-earned assets.

No place like home:⁷



Unum policies sold in 2006 include the home health care option

More than 72% of Unum claimants younger than 65 have received care at home

Help retirement dreams soar

You've probably encouraged your employees to invest significantly in your company's 401(k) or defined benefit plans to help them meet their retirement goals. By including LTC insurance in your company's benefit package, you can help them further preserve the nest egg you've encouraged them to build.

LTC before retirement:⁸

57% Unum claims submitted by people younger than age 65

54yrs. average age of Unum claimants

15%+ of those claimants are younger than 45

Design your plan today

Your employees and prospective hires are looking for this coverage. You can make it fly with a plan design custom-fit to your financial needs, and those of your employees. Choose inflation protection, a home health benefit and other options in demand in today's marketplace. Then pick from a variety of cost-effective options, including a fully funded plan, a shared funding plan or 100% employee-paid coverage.

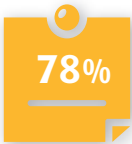
Your Unum rep can show you how to get started. And we'll follow up with a commitment to excellence in service and a pledge to be there when your employees need us most.

Freedom takes planning

When you offer long term care benefits, you can lift a weight from your workforce. You provide your employees with the protection financial advisors recommend, and equip caregivers with resources that help them balance their time between a family crisis and the workplace.

With this benefit in hand, you also give your employees the freedom to plan the rest of their lives — the freedom to plan the best of their lives.

*Start planning now.
The future is in your hands.*



The provider of choice:

percentage of LTC plans sold in 2007 that were Unum plans⁹

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form(s) GLTC04 and RGLTC04 or contact your Unum representative.

1 "Long-Term Care Financing: Are Americans Prepared?" Testimony by Senator Gordon H. Smith, 2006 committee chairman, before the U.S. Senate Special Committee on Aging, March 9, 2006.

2 AARP, "How Employers Can Support Working Caregivers," www.aarp.org/states/nd/nd-news/how_employers_can_support_working_caregivers.html [cited October 12, 2007]

3 Honolulu Advertiser, "Long-Term-Care Insurance Can Protect Assets," July 26, 2007. Cost based of the average nursing home stay of 24-26 months.

4 LIMRA, Trends in Group Employer-Sponsored Long-Term Care Insurance - Change in Employer Groups In Force, 2007. Data based on the 10 year period from 1996-2006. Over 8,000 employers offered group LTC insurance at the end of 2006.

5,7 Unum internal data, 2006.

6 Mathew Greenwald & Associates, Inc. Evercare and the National Alliance for Caregiving, "The Evercare Study of Caregivers in Decline: A Close-up Look at the Health Risks of Caring for a Loved One," September 26, 2006.

8 Unum internal claims data 2006.

9 LIMRA, "U.S. Group Long-Term Care Insurance: 2007 Annual Review," 2008

In all states except New York, Long Term Care insurance is underwritten by Unum Group subsidiary: Unum Life Insurance Company of America, 2211 Congress Street Portland, ME 04122

In New York, Long Term Care insurance is underwritten by Unum Group subsidiary: First Unum Life Insurance Company, 99 Park Avenue, Sixth Floor, New York, NY 10016

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