



Individual Disability Insurance

Understand Your Benefit

Protect your income & lifestyle



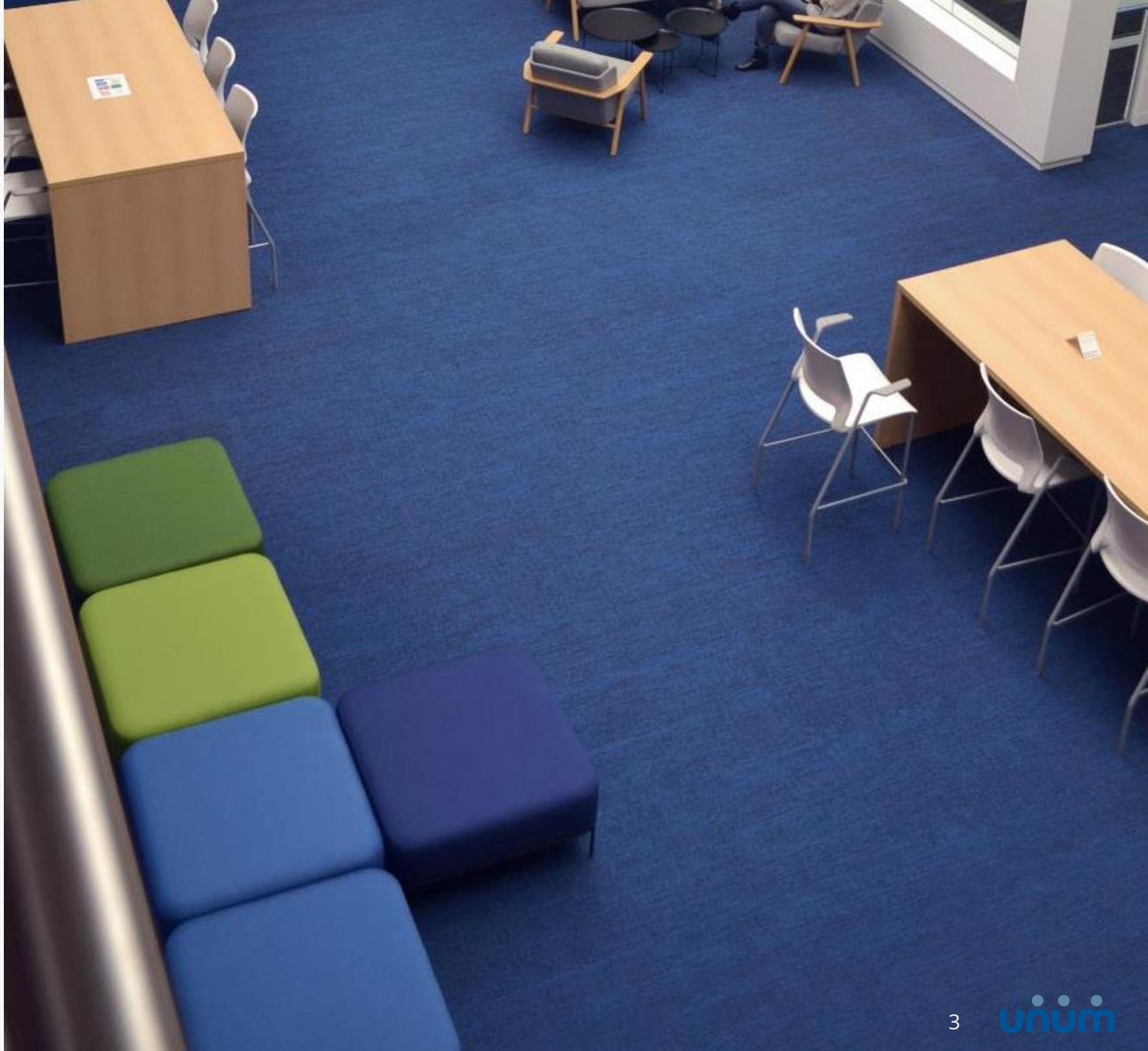
**Marsh McLennan
Agency**

Agenda

- Disability Statistics
- About Individual Disability Insurance
- About Unum
- Existing Coverage and IDI



DISABILITY STATS



Disability Can Happen

The leading causes of Unum IDI claims¹

Cancer	18%
Nervous System	14%
Behavioral Health	12%
Muscular/Skeletal	11%
Back	10%
General Medicine	9%
Cardiovascular	8%

WHEN EMPLOYEES CAN'T WORK, BUSINESSES LOSE, TOO.



1,085,000,000 days of production time lost in 2022 due to off-the-job injuries²



More than 1 in 4 of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.³

1. Unum IDI Internal Claims Data, 2024.

2. National Safety Council, "Work Injury Costs – Injury Facts," 2022. <https://injuryfacts.nsc.org/work/work-overview/worker-off-the-job-safety/#:~:text=Work%20Overview,-Worker%20Off%2Dthe&text=Production%20time%20lost%20in%20future,the%2Djob%20injuries%20in%202022.&text=Source%3A%20National%20Safety%20Council%20estimates>. Retrieved May 1, 2024.

3. Social Security Administration, Fact Sheet Social Security, 2023.

The Need for Disability Insurance



80% of American adults say they live paycheck to paycheck. ¹

44% of Americans have less than \$1,000 in savings. ²

68% of Americans say they couldn't cover their living expenses for even a month if they lost their job. ³

1. American Payroll Association, National Payroll Week 2023 "Getting Paid in America" Survey (2023) https://info.payroll.org/pdfs/npw/2023_Getting_Paid_In_America_survey_results.pdf. Retrieved March 26, 2024.;
2. Bankrate Survey, 2023. "Bankrate's 2024 annual emergency savings report." <https://www.bankrate.com/banking/savings/emergency-savings-report/>. Retrieved March 26, 2024.
3. MarketWatch, 2023. <https://www.marketwatch.com/picks/68-of-americans-couldnt-cover-their-living-expenses-for-even-a-month-if-they-lost-their-job-survey-finds-the-good-news-now-is-the-best-time-in-years-to-fix-that-a9842d35>; Retrieved on March 26, 2024.

ABOUT IDI



You can't plan for an unexpected injury or illness...

Your Work Calendar				
M	T	W	T	F
				
				
				
				

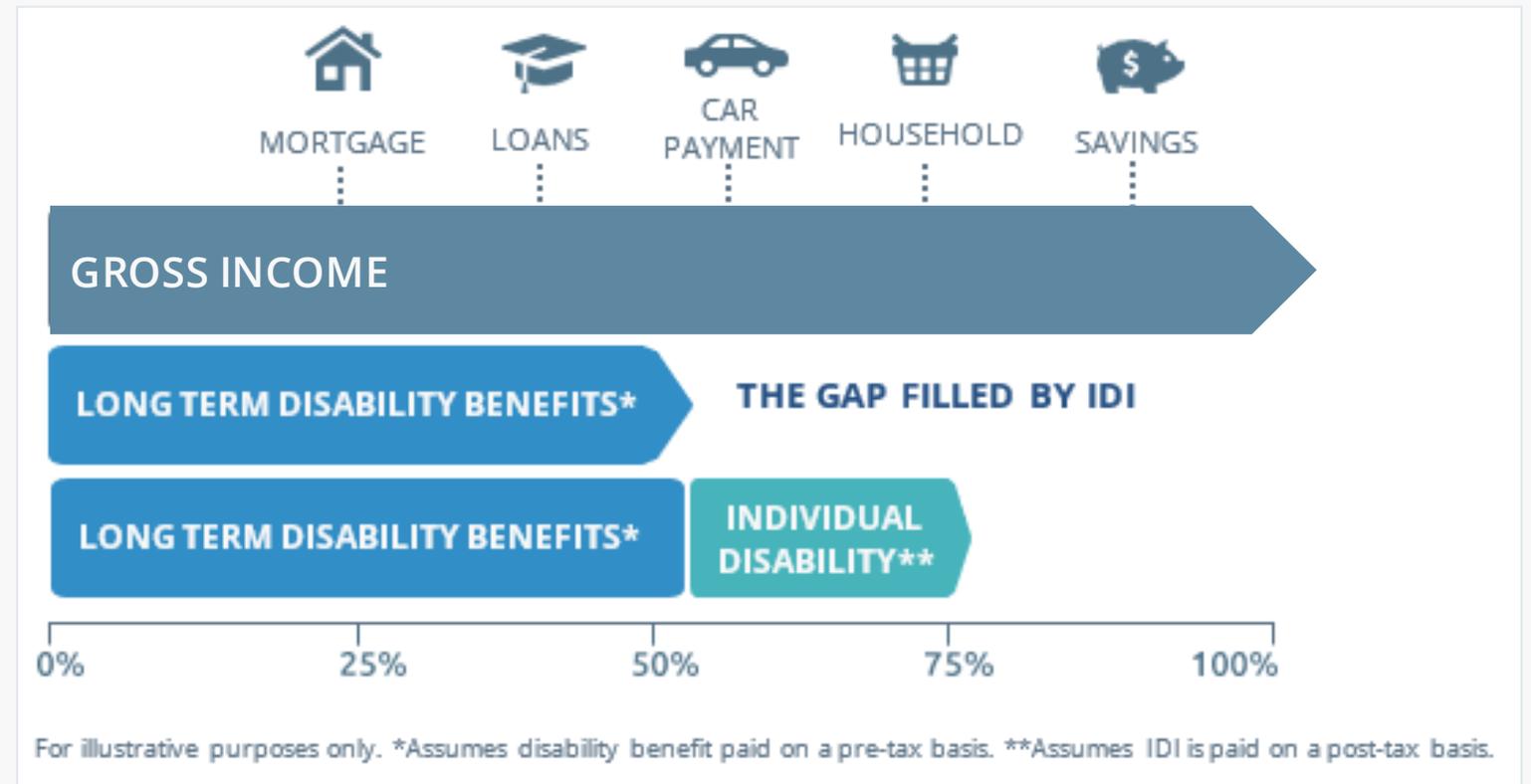
But you can prepare

A disability could disrupt your daily life. Even worse, it could interfere with your ability to earn an income and pay for the things that matter to you and your family.

Closing the Income Gap

How Individual Disability Insurance can help cover expenses

This graphic shows how Individual Disability Insurance (IDI) helps close the gap left by Long Term Disability Insurance (LTD). As a higher wage earner, you may have earnings that aren't covered by LTD Insurance, requiring you to dip into savings or rely on loved ones. IDI can provide an additional monthly benefit to help you cover your bills and day-to-day expenses without causing long-term damage to your financial health.



EXISTING COVERAGE & IDI

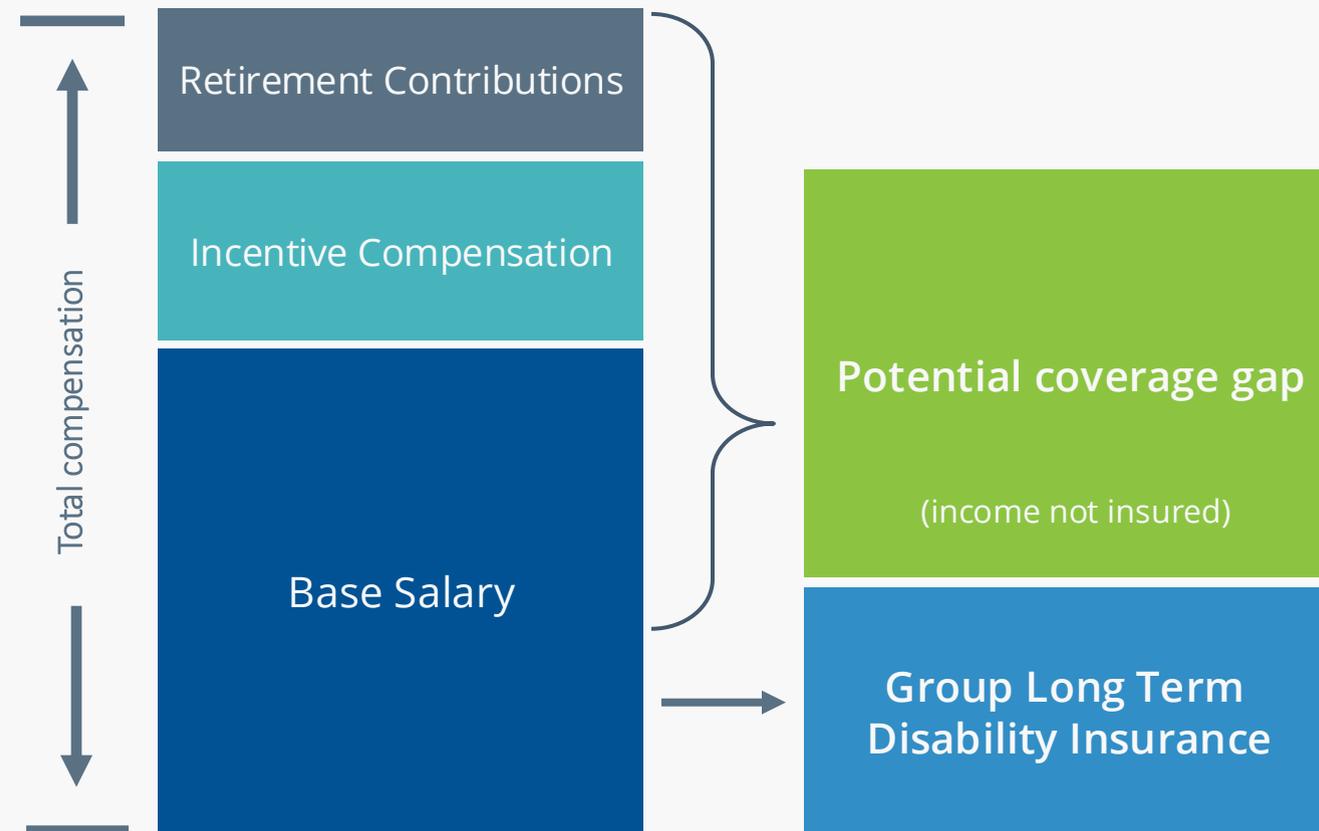


Does your Group Long Term Disability Insurance cover income above your base salary?

Your LTD Basics

- Covers up to **60%** of your base salary up to a maximum monthly benefit of \$20,000
- Benefits begin after 90 days of a disability
- Benefits may be taxable

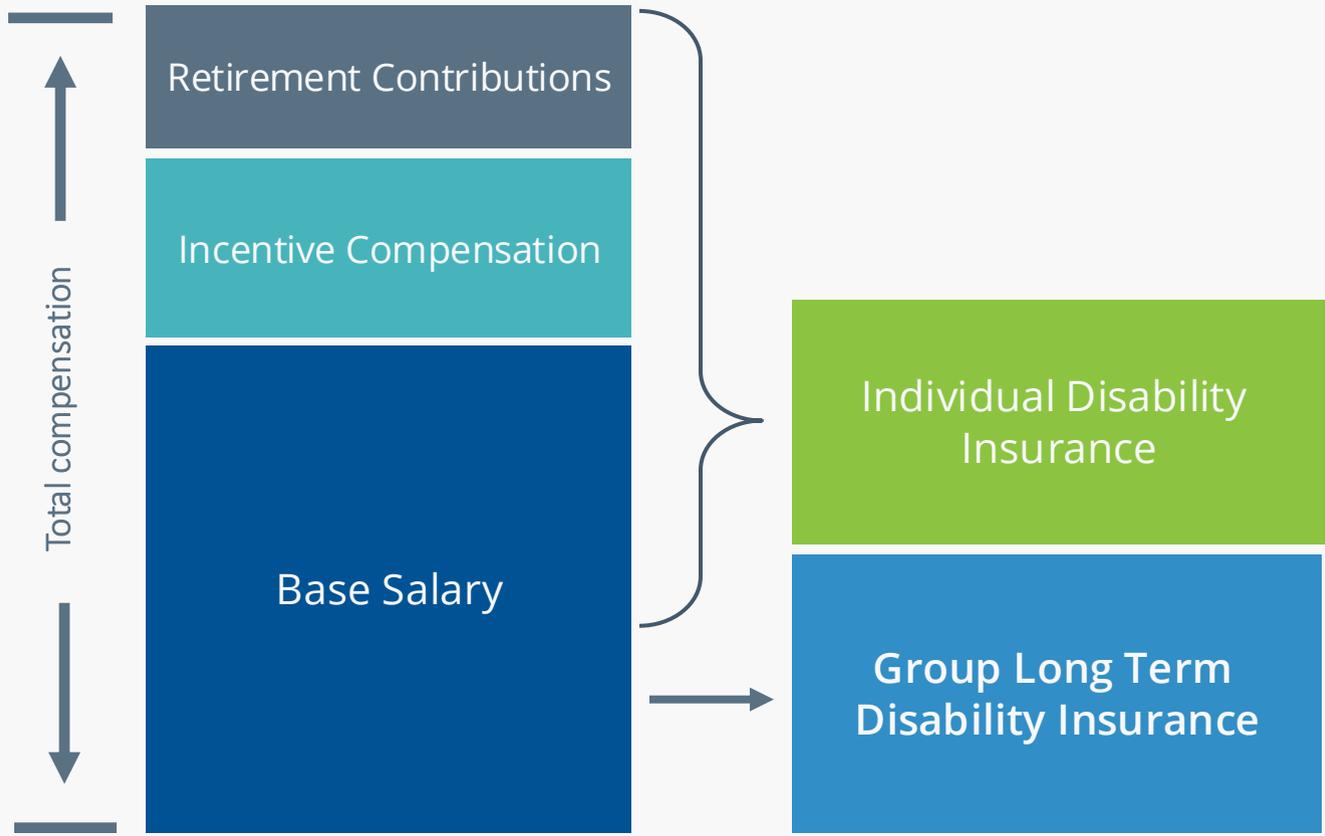
If you earn a higher salary, or rely on bonus or commissions, you may need additional income protection while on leave from work due to a covered illness or injury. Long Term Disability (LTD) insurance is an excellent foundation for income protection; but **uncovered compensation, benefit maximums**, and **taxable benefits** may leave higher income earners with a gap in coverage.



For illustrative purposes only. Assumes LTD disability payment pays on a pre-tax basis.

Group Long Term Disability Insurance & IDI Work Together

Here's how LTD and IDI benefits work together to provide a more complete income protection solution.



For illustrative purposes only. Assumes LTD disability payment pays on a pre-tax basis. Assumes IDI pays on post-tax basis.

IDI PLAN HIGHLIGHTS

Designed to complement

LTD

Simplified underwriting is available

Benefits may be subject to a preexisting condition provision.

Insurance premiums discounted until you turn 67 (since the plan is being offered to you by your employer).

Higher Benefit Maximums up to an additional \$15,000 in monthly benefit.



No Social Security or Workers Compensation offset

Non-cancellable policies are available.

This is an individually-owned policy which can be continued when the insured leaves their employer.

Individual Disability Insurance (IDI) Plan

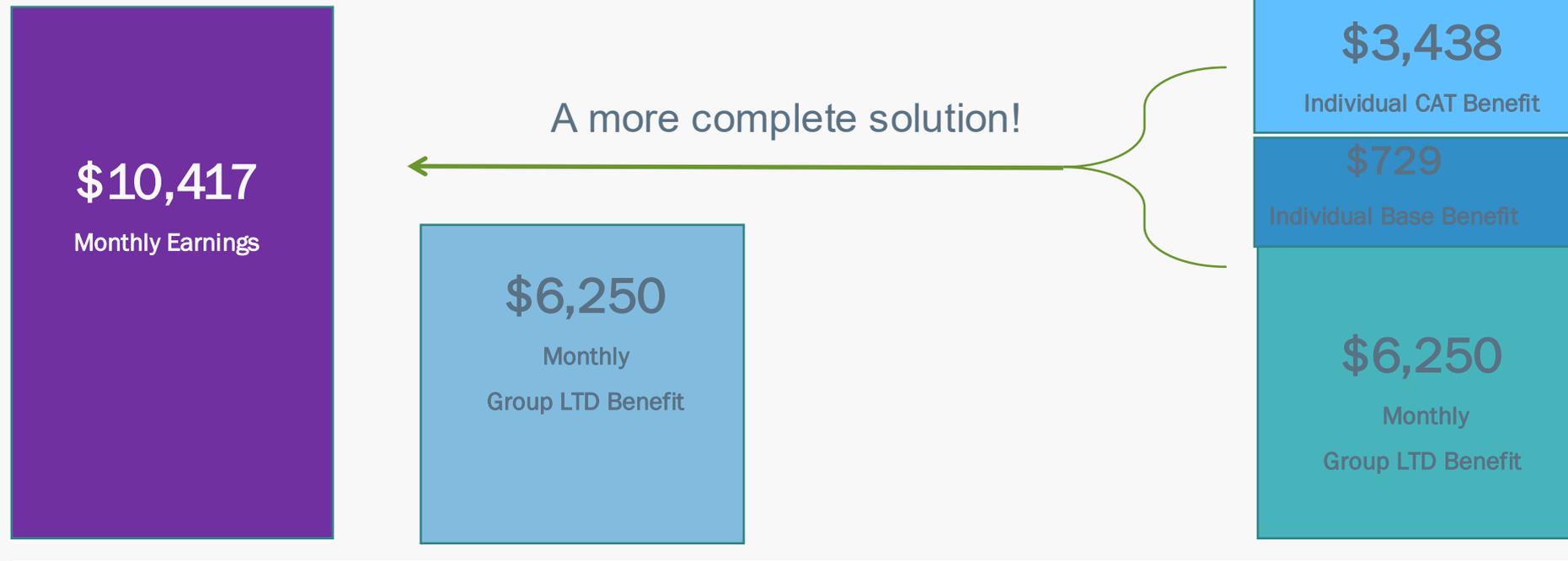
- Supplements your Group LTD Plan and provides an **enhanced level of income replacement** in the event of a disability including **coverage for incentive compensation**
- **Benefits are Tax-Free**
- **You own the policy** – You can keep the coverage even if you change employers in the future
- **Non-cancellable-** As long as your premiums are paid on time, your policy cannot be cancelled and your premium is guaranteed until you reach age 67.
- **No offsets** with Federal or State provided disability plans
- **Catastrophic Disability Benefit-** can replace up to 100% of your gross pre-disability income for severe disabilities

Sample Employee LTD Benefit + Individual Disability

Sample Employee with \$125,000 in Total Compensation

- 60% Total Comp covered by Group LTD
- 7% Total Comp less LTD covered by Individual Disability
- 33% Total Income covered by Catastrophic benefit rider

100% Gross Income Protection!



How much does it cost

- Your premium is determined by your age, occupation and tobacco use



ABOUT UNUM



At Unum,
we're in the business of helping people through difficult times in their lives.

We help millions of people gain **access to disability benefits through the workplace.**

One of the leading providers of Group disability and Individual disability benefits ¹

#4 in Voluntary benefits²

Paid
\$1.1 billion
in Individual Disability benefits in 2023⁴

Processed nearly
3,200
new IDI claims in 2023⁵

Provide IDI for
22%
of Fortune 100 companies³

Paid
\$6.3 billion
in total benefits⁶

1 LIMRA, U.S. Workplace Benefits Disability Insurance In Force Report 2023 4Q (2024)

2 LIMRA, U.S. Worksite/Voluntary In Force Annual 2023 Report (2024)

3, 4, 5 Unum 2023 Internal Data

6 Unum 2023 Internal Data, all claims for all group and individual (Unum US) products

An insurance producer may be in contact with you.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage.

Individual Disability Insurance (IDI) is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In New York underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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