

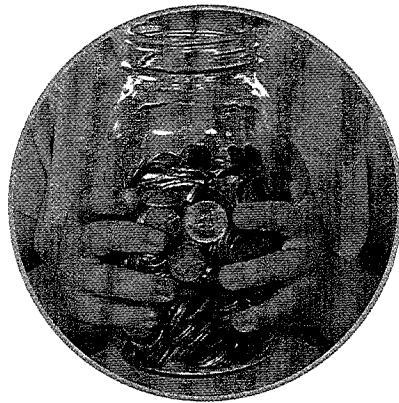


Give your kids a strong financial start.

Unum's Interest-Sensitive Whole Life insurance for children can help.

Teach your kids to start saving now.

Katie and Derek work hard for what they have. But they're also smart financial planners who save their money — and they're teaching their kids to do the same. By buying a life insurance policy that earns interest, they can save for their children's future. *Now that's a smart lesson.*



Three reasons to buy this coverage at work

1. You get affordable rates when you buy this policy through your employer, and the premiums are conveniently deducted from your paycheck.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the date you sign the application.

Child policy eligibility

Open to employee's eligible children, stepchildren, legally adopted children and grandchildren between the ages of 14 days and 24 years.

Features that add value

1. Designed to accumulate cash value at a guaranteed rate of 4.5%. You could borrow from the cash value or use it to buy a reduced policy with no more premiums.
2. Minimum policy (\$1 per week) requires no health questions if you apply when you are first eligible. If you wait, there will be a few medical questions. A \$2 per week policy is available but requires health questions to determine eligibility.

What's at risk?

The annual cost of child injury deaths in the U.S. is an estimated \$34.5 billion.¹

If an accident were to claim the life of your child, this policy could provide the resources needed to deal with the financial strain the loss would place on your family.

How to apply

Your benefit enrollment is coming soon. To learn more about Unum's Voluntary Interest-Sensitive Whole Life insurance for children, watch for information from your employer.

My child's Interest-Sensitive Whole Life coverage

Amount I applied for: \$ _____
 Cost per pay period: \$ _____
 Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

Get the coverage you need.

A personalized illustration will be provided at policy issue, if required by your state.

Amounts and values

Issue age	Weekly premium		Values at age 65			
	Coverage amount		Guaranteed cash value*		Reduced paid up	
	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium	Based on \$1.00 weekly premium	Based on \$2.00 weekly premium
0	11,304	22,609	5,741	11,485	11,587	23,174
1	11,255	22,511	5,662	11,324	11,435	22,849
2	11,111	22,222	5,425	10,851	10,955	21,911
3	10,947	21,895	5,188	10,376	10,476	20,954
4	10,811	21,622	4,974	9,948	10,043	20,087
5	10,656	21,311	4,891	9,781	9,878	19,755
6	10,379	20,758	4,751	9,502	9,590	19,180
7	10,136	20,273	4,626	9,253	9,335	18,671
8	9,848	19,697	4,481	8,963	9,050	18,102
9	9,594	19,188	4,351	8,703	8,788	17,576
10	9,369	18,739	4,235	8,470	8,545	17,090
11	9,043	18,087	4,072	8,145	8,220	16,441
12	8,754	17,508	3,927	7,854	7,931	15,862
13	8,469	16,938	3,784	7,567	7,639	15,278
14	8,202	16,404	3,649	7,299	7,365	14,731
15	7,963	15,926	3,528	7,056	7,119	14,238
16	7,727	15,453	3,409	6,817	6,885	13,769
17	7,514	15,029	3,300	6,600	6,665	13,331
18	7,303	14,607	3,192	6,385	6,441	12,883
19	7,056	14,111	3,069	6,138	6,195	12,389
20	6,815	13,630	2,949	5,899	5,956	11,913
21	6,574	13,148	2,830	5,659	5,713	11,426
22	6,311	12,621	2,701	5,401	5,453	10,905
23	6,075	12,150	2,584	5,168	5,218	10,437
24	5,843	11,685	2,469	4,938	4,984	9,967

*The guaranteed interest rate is 4.5%. Surrender value will be reduced by any outstanding loans.

1 "Injury Facts," by Safe Kids USA, available at <http://www.safekids.org/members/unitedstates.html>, [cited April 9, 2007].

Exclusions: If within two years from the date of issue of this policy the insured individual dies by suicide, while sane or insane, the amount payable by Unum in place of all other benefits shall be the sum of the premiums paid, without interest, less any debt secured by this policy.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to Policy Form L-21590 or see your Unum representative for specific provisions and details of availability. Loans or surrender of the policy may be subject to penalties/maximums.

Underwritten by the following subsidiary of Unum Group: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402. www.unum.com

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For employee information

VB-3 (7-07)