

Find clarity and comfort during trying times

Life Planning Financial & Legal Resources



You may have questions like these...



- There's so much paperwork. Where do I begin?
- Do I need to pay outstanding bills?
- How should I manage retirement accounts?
- How should I invest the insurance money?
- What do I do with the will?
- Do I need to file probate?

Answers to these questions and more are available at no charge as part of your life insurance coverage from Unum.

When a loved one is terminally ill, or passes away, you may need help with the personal, financial and legal decisions that need to be made. As a Unum group life insurance policyholder, support is always available to you.

Life Planning Financial & Legal Resources will be there

With Unum group life coverage, you have automatic access to Life Planning Financial & Legal Resources. This service is provided at no extra cost for policyholders, spouses and beneficiaries who need help during a terminal illness, or after the loss of a covered policyholder.

Caring consultants can provide the assistance you need

When a life claim is submitted and approved, a specially-trained consultant will reach out to the policyholder or beneficiary to provide support. Each consultant holds a Master's degree in the mental health field, and is highly skilled at assisting those who need help dealing with the emotional challenges of a terminal illness or the loss of a loved one.

Life Planning consultants are also able to provide financial and legal support regarding estate settlement, Social Security, cash flow, taxes and

investment planning. They can help you develop a customized financial plan to preserve your quality of life, protect resources and build future security.

These consultants are available to assist you in your time of need and their services are designed to coordinate with the efforts of a family attorney, accountant, or broker. Their services are strictly confidential and they do not work on commission and will not try to sell any product or service.

Assistance is only a call or click away

Whenever you need support, a master's level consultant can be reached by phone **24-hours a day, 365 days of the year.**

In addition to consultation services, Life Planning Financial & Legal Resources provides access to helpful articles, podcasts, and tools available on the Life Planning website. Please refer to your benefits communication materials or human resources department for access information, including username and password.

Life Planning Financial & Legal Resources is provided by Ceridian Corporation. This service is available with select Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian Corporation is not engaged in rendering legal advice.

Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Insurance products are underwritten by the subsidiaries of Unum Group.
unum.com

© 2012 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.