Why buy Whole Life Insurance + Long Term Care Rider



Long Term Care Rider — a living benefit to protect fixed income

No matter how much you've saved for life after retirement, if you get diagnosed with a critical illness or become disabled and need 24-hour care – it can get expensive to cover all the costs. The Long Term Care Rider provides a tax-free monthly payment to help cover expenses if you move into an assisted living facility or receive care at home.

The facts of life insurance

More than 100 million adults in the U.S. don't have enough life insurance.[1]



38% of Americans say their household would face financial hardship within six months should a primary wage earner die unexpectedly — 30% would struggle financially within a month.[1]



56% of people say they own life insurance to cover end-of-life expenses and leave an inheritance.[1]

Protection for now, benefits for the future

Unlike Term Life Insurance which ends at retirement, Unum Whole Life Insurance offers continuous coverage even if you switch jobs or retire. This way you can provide financial protection for yourself and your family throughout your lifetime. Plus receive comprehensive coverage that offers:

- A Long Term Care Rider that provides you tax-free payments if you become terminally ill and require long-term care
- Level premiums that don't increase. Choose the coverage you need; the younger you are the lower the premium
- Ways to elect coverage for yourself, spouse, or children up to the non-medical maximum with no health questions or exams
- Optional benefits such as an Accelerated Death Benefit, Accelerated Death Benefit for Chronic Care or Accelerated Death Benefit for Terminal Illness* are available at no additional cost

To learn more about enrolling in Whole Life Insurance with a Long Term Care Rider contact 877-454-3001 or email support@enrollvb.com

*Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death, may affect the eligibility for public assistance programs, and may be taxable. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.

1 LIMRA, 2023 Insurance Barometer Study, 2023.

Better benefits at work.™

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