

# Whole Life Insurance

Talking about life insurance can be an uncomfortable conversation, as it revolves around someone passing away. But, it's an important one to have with your family, especially when it comes to protecting your finances. How would the bills and mortgage be paid or how could the kids afford to go to college if the discussion about additional life insurance is never had?

Whole Life Insurance through Unum is a new benefit offering for you this year. Whole Life Insurance offers an affordable fixed premium, and the policy can build cash value at a rate of 4.5%, which you may borrow against should the need arise. There are no medical questions asked during Annual Enrollment, so it is a great opportunity to get this coverage now.

## COVERAGE OPTIONS\*:

- **Yourself:** \$10,000; \$20,000; \$30,000; \$40,000; \$50,000
- **Spouse:** \$10,000; \$15,000; \$20,000

Rates for Whole Life depend on your age, tobacco status, and how much coverage you want to purchase. If you want to discuss whether this would be a good option for you, make an appointment with a Benefit Counselor. You can see your individual rates when you start the enrollment process in SmartBen.

*\*Policy minimum may vary based on age*