



# Your Unum Benefits Renewal

Partner with us for reliable coverage,  
service and value

We appreciate your trust in our company and look forward to providing another year of great service.

While we strive to keep renewal rates consistent from year-to-year, external forces impact our pricing decisions. Since interest rates have been consistently low, insurers nationwide are adjusting premium rates to ensure they have sufficient reserves to cover the projected claim costs. This requires us to increase Long Term Disability premium rates this renewal period.

## Your 2016 Unum renewal

Unum benefit(s)	Current rate	Renewal rate	Increase in monthly premium per employee*	Renewal effective date	Rate guarantee
Long term disability insurance	0.50	0.50	\$0.00	9/1/2016	9/1/2017

\*Based on your current enrollment as of December 31, 2015.

\*If you currently have AD&D coverage in force, your AD&D rate will not be changing at this time..

**Your total monthly increase will be: \$0.00**

## We make a great team

You want to provide the best benefits coverage to your employees – and so do we. That's why we offer a wide range of coverage options to enhance your existing plan and customer service that's second to none.

Renew your coverage with us, and know we're here to provide the best coverage, service and value for the long term.



**98% of our group customers are likely to renew coverage.**

Nielsen, "2013 Employer Loyalty Study" (2014). Survey of classic group employers with 1-1,999 employees.

If you have any questions about your rates and renewal, please contact your broker or Unum representative:

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