



Individual Income Protection

Reasons Why

Primary Income Replacement Plan - Adviser Guide

Why you should choose Unum

Unum is the UK's leading provider of income protection insurance, with over 35 years of experience.

We enable individuals to protect their lifestyles, ensuring their financial security if they become unable to work because of illness or injury. In addition, our income protection customers benefit from our expertise in the specialist areas of vocational rehabilitation and return-to-work. For employers, we safeguard one of their most valuable resources by helping employees return to work following long-term absence.

At the end of 2007, Unum protected in excess of 1.7 million lives. During 2007 we paid total benefit claims of £273 million – of which more than £190 million related to income protection claims.

Our US parent company, Unum Group, traces its history back to 1848 and is one of the leading providers of employee benefits products and services, and the largest provider of group and individual disability income protection insurance in the United States. Premium income for Unum Group and its subsidiaries exceeded \$7.9 billion in the year ended 31 December 2007, with reported revenues for the group exceeding \$10.5 billion. Total assets were \$52.4 billion at 31 December 2007.

For more information visit
www.unum4advisers.co.uk

Why choose Primary Income Replacement Plan?

- Helping to protect a key financial commitment by insuring your client's income against the financial impact of long term illness or injury.
- Examples include protection for:
 - mortgage repayments repayable for a specific term
 - school expenses for items such as sports, computer studies and overseas trips.
- Supporting a wide range of retirement ages from 50 to 70.
- Guaranteed options to increase your client's cover on special occasions.
- Extended cover options if your client is not in paid employment.
- Access to specialist advice and guidance around State benefits system.

Product Description	Provides a replacement income if your client can't work and suffers a loss of earnings. Designed to meet specific financial commitments such as a mortgage or education costs.
Min/Max Age	18/64 age last birthday
Terms	Minimum term is 5 years; cover cannot continue beyond age 70.
Max Benefit	£250,000 per year.
Minimum Premium	£5 per month; £60 per year.
Rate Options	Reviewable: Yes Guaranteed: Yes
Replacement Ratio	50% of pre-incapacity earnings (no deduction of State benefits).
Incapacity Definition	Unable to perform the material and substantial duties of own occupation. Please note that occupation is not restricted to one place of work. For certain occupations an alternative definition applies: unable to perform the material and substantial duties of your own occupation and any other occupation for which you are suited by reason of education, training or experience.
Deferred Periods	4, 8, 13, 26, 52 weeks.
Indexation of Cover	Not available.
Product Features	<p>Cover While Not in Occupation: Cover reverts to definition based upon functional abilities tests for a period of up to 5 years. Premiums reduced accordingly.</p> <p>Career Break: Cover and premiums suspended for up to 12 months.</p> <p>Waiver of Premium: Included</p> <p>Guaranteed Insurability Option: Option to purchase more cover at specific times without having to provide further medical evidence. The events are as follows:</p> <ul style="list-style-type: none"> • mortgage increase associated with house moving or home improvements • marriage • childbirth or adoption <p>May increase benefit by up to £10,000 per year, but by no more than 50% of original benefit level, until age 55.</p>
Linked Claims	If the Life Insured needs to claim again for the same cause within 12 months of returning to work then the deferred period won't apply.
Disability Counselling Rehabilitation Services	Vocational Rehabilitation Consultants are health professionals with a wealth of knowledge and experience. They can provide support and assistance in rehabilitation and advice about benefit entitlement.
Claims Criteria	Other cover which may reduce benefit: <ul style="list-style-type: none"> • continuing income from your clients employment • pension payments - unless they would have been received even if still working • other insurance benefits - if payable for more than 2 years and arise because of incapacity and covers regular payments such as a mortgage. This does not include Critical Illness or lump sum payment.
Medical Underwriting Limits	We do not impose standard medical underwriting limits for automatically requesting a GP's report or for the client to undergo a medical examination.
Non-smoker Rates	Must have not smoked cigarettes in the 12 months prior to effecting a policy.
Exclusions	There are no standard exclusions
Commission	Option 1 : 130% of Lauto, 3.25% renewal Option 2 : 21% level

For further information about the Unum Primary Income Replacement Plan, please request a copy of the Key Features Document by contacting our Adviser Hotline on 0800 783 3282.