

Your Unum benefits renewal

Providing valuable financial protection for your employees

City of Clearwater

08/24/2020

With your continued partnership, we can provide the best solutions to meet your company's evolving needs. Our innovative benefits and services help you offer the financial protection your employees want, with choices of coverage to fit every life stage.

As we begin the new coverage year together, Unum's goal remains the same: to serve as your partner in providing critical financial protection benefits to your valued employees.

We know that cost and value are important to you when selecting a benefits partner. That's why we're giving you this renewal summary sheet — so you can see the stable cost of the valuable protection your employees receive.

Your 2021 Unum renewal

| Unum benefit(s) | Policy # | Current rate | Renewal rate | Rate guarantee |
|-----------------|----------|-----------------|--------------|----------------|
| LTD | 97478 | \$0.47/\$100 | No Change | 01/01/2023 |
| Life | 97477 | \$0.335/\$1,000 | No Change | 01/01/2023 |
| Retiree Life | 97477 | \$3.78/\$1,000 | No Change | 01/01/2023 |
| Vol. Life | 97477 | Age Banded | No Change | 01/01/2023 |

| Age-Band | Rate |
|----------|---------|
| 0-34 | \$0.065 |
| 35-39 | \$0.104 |
| 40-44 | \$0.168 |
| 45-49 | \$0.298 |
| 50-54 | \$0.492 |
| 55-59 | \$0.764 |
| 60-64 | \$1.191 |
| 65-69 | \$2.124 |
| 70-99 | \$3.807 |

From benefits and enrollment planning to administration and continued service, count on Unum to help you strengthen your connections with your employees.

Thanks again for your continued partnership with Unum. Your business is important to us, and supporting you is our top priority. We pledge to serve you every step of the way — and to be there for your employees when they need it most.

If you have any questions about your rates and renewal, please contact your broker or Unum representative, **Jennifer Wooten**, at **813-207-2622** or by email at jwooten@unum.com.

Signature

Print Name

Date

Please refer to your existing group contract(s) for details of coverage including exclusions, limitations, renewability, and termination provisions.

Group insurance is underwritten by: Unum Life Insurance Company of America, Portland, Maine

In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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FOR BROKERS AND EMPLOYERS