

Survivor financial counseling

Unum provides personalized help during a difficult time.

Did you know that survivor financial counseling services are included at no additional cost with your Unum life insurance benefits? The services provide impartial financial advice and planning support for beneficiaries and for covered employees and their spouses who are terminally ill.

For example, highly trained counselors answer the questions that arise seemingly overnight following the death of a loved one:

- There's so much paperwork. Where do I begin?
- Do I need to do anything with the will?
- How do I pay my bills? Which ones should I pay first?
- Do I have enough money to live like I do now?
- Do I qualify for any Social Security benefits?
- How is all this going to affect my taxes?
- How should I invest for the future?



You get personalized, objective financial advice.

- **Telephonic financial counseling.** The counselor will connect by phone with the beneficiary to help identify personal financial issues, objectives and priorities.
- **A personal financial plan.** From this initial conversation, a comprehensive plan recapping major financial goals and priorities will be created.
- **Continuing toll-free access to advice and assistance.** For up to 12 months, the financial counselor will continue to be available by phone to provide additional financial planning assistance and advice.

The counselors who provide these services, all of whom are attorneys, understand the crucial nature of the decisions that must be made after the death of a loved one. They appreciate that these decisions can have a major impact on a family's future financial well-being, and they work to bring clarity and comfort during this trying time.

No one will ever try to sell you anything. The survivor financial counseling services are absolutely impartial, without cost to you, and free of sales pitches.

We're here to help.

*If you need additional information,
please contact Unum at 1-800-445-0402.*

Survivor financial counseling services are provided by The Ayco Company, L.P., a Goldman Sachs Company, and are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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