# Why buy Term Life Insurance



## Protect the people that matter the most

You want to make sure your family is taken care of, but you don't know what the future holds. Life insurance can help your loved ones with financial obligations in the case of your death — from their daily expenses and mortgage to college tuition or retirement.

Unum group Term Life Insurance can provide your family and loved ones with a benefit payout if you were to pass away.

## Life insurance helps protect those you leave behind

**People get life insurance for lots of reasons.** Some want to cover burial and final expenses so their family isn't left with the bills. Others use it to replace lost income if the main income earner (you) passes away. And some use it to give their next generation a financial boost once they're gone.

It's really about helping those you care about and having a financial plan in place if things unexpectedly change.

## Do you have life insurance all wrong?

**Life insurance is too expensive.**

61% of adults under 45 overestimate the cost of life insurance. 43% base this expectation on a "gut feeling" or "wild guess."[1]

**It's too difficult to buy life insurance.**

41% of adults put off purchasing coverage because they don't know what or how to buy life insurance.[1] Your employer helps you choose the right amount of coverage from Unum with expert help and educational resources.

**I don't need life insurance until I am older.**

You might not have a significant other, spouse or dependent children yet and think, "I don't need life insurance. I'm young!" However, if anything were to happen to you at a young age, this coverage could help your parents and siblings manage your debts (for example, student loans, finance loans) and end-of-life expenses.

### LEARN MORE

To learn more about Term Life Insurance, contact your HR representative.

Better benefits at work.™

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1 LIMRA, 2025 Insurance Barometer Study.

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