

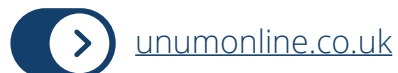


Group protection employee benefits

Unum is a specialist employee benefits provider offering financial protection through the workplace including Group Income Protection, Life Insurance, Critical Illness and Dental Cover.

UnumOnline is the quickest and easiest way for you to quote.

- ✓ Get your best price online for quotes with 3 to 250 members
- ✓ Quote and renew policies in under 10 minutes⁷
- ✓ Renew policies up to a month in advance
- ✓ Instantly download policy schedules, scheme histories, and invoices
- ✓ Access to onboarding and marketing materials for clients

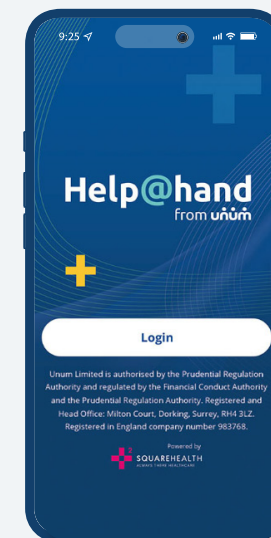


Health and wellbeing support for Group Protection policyholders – at no additional cost

Help@hand
from unum

Provides award-winning health and wellbeing services for employees and their eligible family members¹, accessed quickly via one easy-to-use app.

- ✓ Unlimited virtual GP appointments
- ✓ Mental health consultations
- ✓ Medical second opinions²
- ✓ Physiotherapy²
- ✓ Employee assistance programme (EAP)



<reframe>
Cancer

Provides expert guidance and support for employees and their families impacted by cancer³

- ✓ Immediate guidance and emotional support⁴
- ✓ HR and line manager training and support⁵
- ✓ Return to work support⁵
- ✓ 24-month bespoke employee support programme (including second opinion, pathology review and everyday support)⁶

Product overview for partner networks

	Group Income Protection	Group Life Insurance	Group Critical Illness
Overview	Provides a financial benefit if an employee is unable to work because of long-term illness or injury.	Provides a tax-free lump sum to dependents of an employee after their death.	Provides employees with a tax-free lump sum after they, their spouse or partner (if covered), or their child survive a covered critical illness for 14 days.
Type of cover	Standard, or Pay Direct	Registered, or Excepted	Base Cover, or Base and Extra Cover
Minimum number of employees	3	3	3
Maximum cover cease age	State pension age or up to the age of 70.	State pension age or up to the age of 75.	State pension age or up to the age of 70.
Payment period	To cover cease age or limited-term options of 2, 3, 4 or 5 years.	N/A	N/A
Deferred periods	8, 13, 26 or 52 weeks.	N/A	Survival period of 14 days.
Benefit basis	Up to 80% of salary (or 50% for equity partners), with a maximum limit of £350,000 per employee.	Up to 8x salary or a fixed amount to a maximum of £3m per employee.	<ul style="list-style-type: none"> Up to 5x salary or a fixed amount for all employees up to a maximum of £500,000 per employee. Children's benefit is 25% of employee's benefit, up to a maximum £25,000 per child.
Additional benefits	Initial lump sum of up to £10,000 Additional employer benefits (e.g. NI contributions, pension contributions, final lump sum).	N/A	N/A
Non-medical underwriting limits	3-24 employees - £80,000 25-34 employees - £100,000 35-49 employees - £120,000 50-99 employees - £150,000 100+ employees - £180,000	3-29 employees - £650,000 30-49 employees - £1,000,000 50-149 employees - £1,500,000 150-299 employees - £1,800,000 300+ employees - £2,000,000	3+ employees - £500,000
Rate guarantee	2-year guarantee for 3 to 250 employees		

Further information

Details on each product can be found on unum.co.uk

Please contact: paul.constant@unum.co.uk

- 1 Eligible family members include partners and children up to 18, or to 24 if in full time education. Eligibility may vary on services.
- 2 Number of sessions provided can be found on the corresponding product fact sheet. Not suitable for complex, pre-existing or chronic conditions. Alternative guidance may be provided if appropriate.
- 3 Available to employee and their partner. Children are eligible up to their 18th birthday via their parent or can access directly after their 18th birthday, up to their 24th birthday if in full-time education.
- 4 Included in Cancer Assist which is exclusively for Group Life policyholders.
- 5 Included in the Cancer Support Service which is exclusively for Group Critical Illness policyholders and Unum's Cancer Pathway which is available to Group Income policyholders.

6 Included in the Cancer Support Service which is exclusively for Group Critical Illness policyholders.

7 Internal Unum data from January 2025.

Help@hand from Unum / Cancer Assist / Cancer Support] services (the 'Services') are provided to Unum Limited ("Unum") customers by third-party specialist providers chosen by Unum. Unum is not the provider of the Services. The Services are entirely separate from the insurance policy provided by Unum. Access to the Services is facilitated by Unum at no cost to the Unum customer, and Unum may change or withdraw access to the Services at any time. Use of the Services are subject to the terms and conditions of the relevant third-party specialist providers. Services are available to UK residents only. For further information, please go to unum.co.uk/frequently-asked-questions/services.

unum.co.uk

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