



Personalized financial
COUNSELING
during a difficult time

Survivor financial counseling services are included with your UnumProvident life insurance benefits. The services provide personalized financial advice and assistance following the death of a covered loved one, or during a terminal illness suffered by you or a covered spouse.

Highly trained counselors answer the questions that arise seemingly overnight:

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

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 service is absolutely objective, without cost to you, and free of sales pitches.

We're here to help.

If you need additional information, please contact UnumProvident 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 UnumProvident 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 The services are not valid after termination of coverage and may be withdrawn at any time.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 plan administrator for full details.

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