Better benefits at work.

Find clarity and comfort during trying times

You may have questions like these:

- There's so much paperwork. Where do I begin?
- Do I need to pay outstanding bills?
- How should I manage retirement accounts?
- How should I invest the insurance money?
- What do I do with the will?
- Do I need to file probate?

Answers to these questions and more are available at no charge as part of your life insurance coverage from Unum.

Life Planning Financial & Legal Resources

When a loved one is terminally ill, or passes away, you may need help with the personal, financial and legal decisions that need to be made. Support is always available when you are protected by Unum group life insurance.

Life Planning Financial & Legal Resources will be there

With Unum group life coverage, you have automatic access to Life Planning Financial & Legal Resources. This service is provided at no extra cost for employees, spouses and beneficiaries who need help during a terminal illness, or after the loss of a covered employee.

Caring consultants can provide the assistance you need

When a life claim is submitted and approved, a specially-trained consultant will reach out to the employee or beneficiary to provide support. Each consultant holds a Master's degree in the mental health field, and is highly skilled at assisting those who need help dealing with the emotional challenges of a terminal illness or the loss of a loved one.

Life Planning consultants are also able to provide financial and legal support regarding estate settlement, Social Security, cash flow, taxes and investment planning. They can help you develop a customized financial plan to preserve your quality of life, protect resources and build future security.

These consultants are available to assist you in your time of need, and their services are designed to coordinate with the efforts of a family attorney, accountant, or broker. Their services are strictly confidential, and they do not work on commission and will not try to sell any product or service.

Assistance is only a call or click away

Whenever you need support, a Master's level consultant can be reached by phone 24 hours a day, 365 days of the year.

In addition to consultation services, Life Planning Financial & Legal Resources provides access to helpful articles, podcasts, and tools available on the Life Planning website. Please refer to your benefits communication materials or human resources department for access information, including username and password.

Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Insurance products are underwritten by the subsidiaries of Unum Group.

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