

Better Benefits for Bankers Groups

California Bankers Association and Unum
team up to offer clients more

Learn more: Text #CBAbenefits to 87487



Need for Disability Insurance

The Social Security Administration estimates that just over **one in four** of today's 20-year-olds will become disabled before reaching age 67.¹ In fact, more than **37 million** Americans live with a disability each year.²



Need for Life Insurance



46% of Americans die with less than **\$10,000** in financial assets — or none at all.³

Sales Support

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Learn more!

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As a member of California Bankers Association, you can offer robust, cost-effective employee benefits that help attract and retain top talent.

We have designed an exclusive offer with Unum that provides enhanced Disability and Life Insurance coverage for California Bankers Association members.

California Bankers Association and Unum make the perfect team

CBA & Unum's dedicated offering allows for flexibility in plan designs while leveraging the bankers trust to provide competitive rates and high limits to member banks.



California Bankers Association Program Features

- › Available to banks with 10 or more eligible employees
- › Takeover of existing plans or 1st time buyers (excludes existing Unum clients)
- › Bank industry and benchmark/peer data available to assist banks in developing competitive programs
- › Competitive rates and provisions due to the pooling of other member banks
- › Each bank is rated based off its own demographics and desired plan design
- › Enhanced Guarantee Issue and higher benefits maximums
- › Composite rates for all employer-paid plans for ease of administration
- › All lines can be offered on a standalone basis
- › Each bank will have its own booklets, administration and billing
- › All banks will receive the same Voluntary Life & AD&D plan design and rates
- › Basic Life coverage available for Retirees and Board of Directors
- › Additional Life protection available for spouses and children
- › Flexible funding options for employers and employees
- › Full implementation support
- › Easy-to-use online administration tools
- › Employee Assistance Program (EAP) with 3 face-to-face visits included

Flexible plan designs



Employer-paid group Term Life/AD&D

- › Can match current bank's plan design or offer flat or multiple of salary options
- › \$500,000 Guarantee Issue for all groups
- › Competitive rates
- › 3 year rate guarantee
- › Retiree coverage available
- › Board of Directors coverage available
- › Portability

Employee-paid group Term Life/AD&D

- › Benefit options up to \$500,000
- › Enhanced Guarantee Issue
 - Employee: \$150,000
 - Spouse: \$25,000
 - Child(ren): \$10,000
- › Competitive rates
- › 3 year rate guarantee
- › Dependent coverage available
- › Flexible Guarantee Issue terms at annual reenrollment
- › Portability



Short Term and Long Term Disability

- › Can match current bank's plan design or provide flexible options
- › First time buyers acceptable
- › Benefit percentage options: 50%, 60%, 66 2/3%, 70%
- › Benefit maximums up to \$3,464 per week or \$15,000 monthly
- › Choice of elimination periods: 7, 14, 30, 90, 180, 365 day
- › Benefits can be designed by class of eligible employees
- › Flexible durations
- › Flexible own occupation periods
- › Assist America Worldwide Travel Assistance Program included at no cost

Take advantage of your membership!

When premier organizations get together, they deliver big results.
Find out how your company can benefit from the CBA and Unum partnership.
For more information, contact Michael Doerr or text **#CBAbenefits to 87487**

When dependent coverage is offered, employee coverage is required in order to elect dependent coverage.

1 Social Security Administration, "Social Security Basic Facts" (April 2, 2014). The Social Security Administration estimates that just over one in four of today's 20-year-olds will become disabled before reaching age 67.

2 U.S. Census Bureau, "2009-2013 5-Year American Community Survey" (accessed April 8, 2015).

3 James Poterba, Steven Venti, and David Wise, *Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts* (National Bureau of Economic Research, 2012).

Products underwritten by:
Unum Life Insurance Company of America, Portland, Maine.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms CI-1 and GA-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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