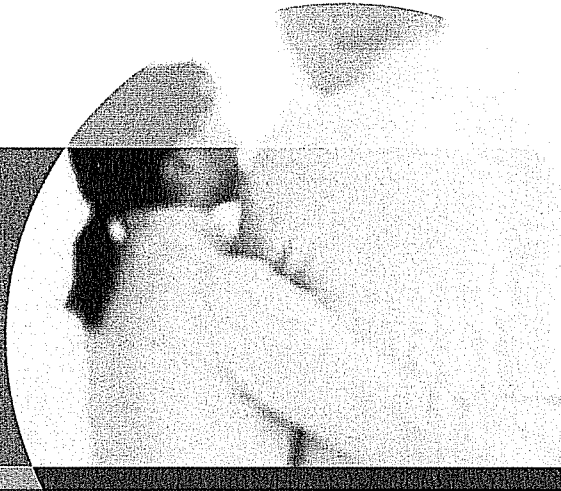




STA BENEFIT TRUST  
FREE!!



## Comforting help at a difficult time

Life Planning Financial & Legal Resources from Unum

Life Planning resources can provide answers to questions such as:



- "There's so much paperwork. Where do I begin?"
- "What do I do with the will?"
- "How do I resolve our debt?"
- "Which bills should I pay first?"
- "My husband has a terminal illness. Do you have any advice on how to tell our children?"

The loss of a loved one is an emotional time. It can be hard to think clearly. Many people feel overwhelmed by the legal paperwork and financial decisions they must make.

### That's why Unum life insurance includes Life Planning services.

Life Planning services are available to beneficiaries and for covered employees and their spouses who are terminally ill. These services include financial and legal support and grief counseling.

The counselors understand how difficult it is to work through so many decisions when a loved one has died or has been diagnosed with a terminal illness. Counselors are specially trained to provide financial, legal and emotional support during such a difficult time. The advice provided is objective and customized to the individual's situation. Counselors do not receive commission for advocating any particular service or solution.

For more information or to speak to a counselor, call 1-800-422-5142 or visit [lifeworks.com](http://lifeworks.com) (id= unum; password = support). For TTY, call 800-346-9188.

FROM: STA BENEFIT TRUST  
RE: One of your benefits !!!  
Be aware of this free service !

Bob Lowler

Life Planning Financial & Legal Resources is provided by Ceridian Corporation. This service is available with select Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian Corporation is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Insurance products underwritten and sold and services provided by the subsidiaries of Unum Group. Not all companies do business in all jurisdictions. © 2009 Unum Group. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

