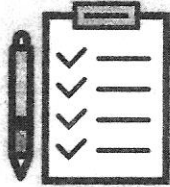


Protection for when the unexpected happens



We want to help you understand the benefits that best meet your needs and goals, so you can focus on what's important. Complete the checklist below and have it ready for your 1-to-1 benefits counseling session. Your counselor will help you understand your coverage options, so you and your family can be prepared for life's unexpected challenges.

FOR QUESTIONS, MORE INFORMATION, COST AND ENROLLMENT CONTACT:
BOBBY SCALES - BENEFITS COUNSELOR - 678-428-8073
(Call or Text)

- Accident insurance**¹ – Provides a range of benefits for simple and complex accidents.
- Cancer insurance**¹ – Provides a range of benefits to help cover medical and non-medical expenses related to a cancer diagnosis and treatment.
- Critical Illness insurance**¹ – Provides a lump sum when diagnosed with a covered critical illness, such as a heart attack or stroke, to help cover your out-of-pocket expenses.
- Disability insurance** – Can help replace a portion of your income if you are unable to work because of a covered accident or illness.
- Hospital Indemnity insurance**¹ – Provides benefits directly to you to help cover the cost of a hospital stay and other medical procedures, regardless of what your health insurance may pay.
- Life insurance** – Provides financial protection to your family members if you pass away.
-



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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage, insurance, minor home repairs	\$
2	Transportation (bus, gas, car, car maintenance and insurance)	\$
3	Utilities (cell phone, wi-fi, electricity/gas, water, etc.)	\$
4	Food and household necessities (toiletries, cleaning supplies)	\$
5	Other expenses (gym/fitness, streaming/cable, extracurricular)	\$
6	Health (medical needs and prescription drugs)	\$
Total monthly expenses (add lines 1-6 together)		\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: _____

Choose a monthly benefit amount between \$400 and \$6,500.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

How long may I receive benefits?

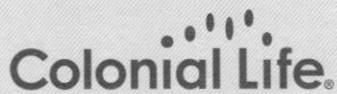
Benefit period: _____ months

The partial disability benefit period is three months.

When may my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days



Product information

Total disability definition

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your occupation, not actually engaged in any substantially gainful occupation, and under the regular and appropriate care of a physician.

How partial disability works

If you are able to return to work part time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

If you are disabled while outside of the United States, Canada or Mexico, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

Issue age

Coverage is available from ages 17 to 74.

Keep your coverage

You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.

Guaranteed Renewable

This policy is guaranteed renewable to the policy anniversary date can be changed only if we change it on all policies of this kind in force in the state where the policy was issued.

For more information, talk with your benefits counselor.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, substance abuse, suicide or injuries which you intentionally do to yourself, war or armed conflict. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when disability is a pre-existing condition as described in the policy.

Pre-existing condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received from a provider of health care services, within 12 months preceding the Policy Coverage Effective Date of the insured shown on the Policy Schedule.

After this policy has been in force for 12 months from the Policy Coverage Effective Date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the Policy Coverage Effective Date and the elimination has been satisfied.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form ISTD3000-GA and rider form ISTD3000-ADIB-GA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Accident Insurance Preferred Plan

Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer support when you need it.

OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



Milo was running on the playground when he tripped and injured his hand.



URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



LACERATION

The doctor also found that Milo had a cut on his hand.



MEDICAL EQUIPMENT

Milo was discharged with a splint.



DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$125
X-ray	\$30
Laceration (no stitches)	\$30
Fracture (hand)	\$375
Medical equipment (splint)	\$30
Accident follow-up treatment (3 visits)	\$165

Total: \$755

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

Olivia was driving to the store when she got into a car accident.



AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

OLIVIA'S BENEFITS

Olivia's accident benefits helped cover her annual deductible and co-payments.

Ambulance	\$200
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$125
X-ray	\$30
Medical imaging study (CT)	\$200
Hospital admission	\$1,000
Hospital confinement (3 days)	\$750
Thigh fracture – femur (surgical)	\$4,400
Surgery (exploratory/arthroscopic)	\$300
Medical equipment (crutches)	\$100
Accident follow-up treatment (6 visits)	\$330
Physical therapy (8 days)	\$280

Total: \$7,965

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

Benefits are per covered person per covered accident unless stated otherwise.

INITIAL CARE

Accident emergency treatment	\$125
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident	\$250
Air ambulance ¹	\$2,000
Ambulance – ground or water ¹	\$200
Observation room (up to two days per calendar year)	\$150 per day
X-ray	\$30

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$1,000 – \$12,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days)	\$12,500
Concussion	\$150
Dislocation – separated joint	
■ Non-surgical – repair	\$100 – \$2,250
Incomplete dislocation – or dislocation without anesthesia	25% of benefit
<i>Examples:</i> elbow: \$500 ankle: \$1,000 knee: \$1,125 hip: \$2,250	
■ Surgical – repair	\$200 – \$4,500
<i>Examples:</i> elbow: \$1,000 ankle: \$2,000 knee: \$2,250 hip: \$4,500	
Emergency dental work	\$100 – \$300
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$300
Fracture – complete	
■ Non-surgical – repair	\$250 – \$3,000
Chip fracture	25% of benefit
<i>Examples:</i> hand: \$375 foot: \$375 collarbone: \$625 leg: \$1,000	
■ Surgical – repair	\$500 – \$6,000
<i>Examples:</i> hand: \$750 foot: \$750 collarbone: \$1,250 leg: \$2,000	
Hearing-loss injuries ²	\$120
Knee cartilage – torn (with surgical repair)	\$650
Laceration (based on repair and length)	\$30 – \$600
Ruptured disc (with surgical repair)	\$750
Tendon/ligament/rotator cuff (with surgical repair)	
■ One	\$650
■ Two or more	\$1,300

HOSPITAL CARE

Hospital admission	\$1,000
Hospital confinement (up to 365 days)	\$250 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$325 per day
Intensive care unit admission	\$2,000
Intensive care unit confinement (up to 15 days)	\$450 per day

SURGICAL CARE

Blood/plasma/platelets – transfusion	\$300
Surgery (based on type of repair and surgery)	\$200 – \$1,500

TRANSPORTATION & LODGING

Transportation for hospital confinement (up to three round trips, 50+ miles from home)	\$600 per round trip
Lodging – companion (up to 30 days)	\$125 per day

FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	\$55
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Medical equipment

■ Tier 1	\$30
Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint	
■ Tier 2	\$100
Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot	
■ Tier 3	\$200
Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair	

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI..... (one per calendar year)	\$200
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Pain management for epidural anesthesia – non-surgical.....	\$100
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Post-traumatic stress disorder (PTSD)	\$200
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Prosthetic device/artificial limb

■ One	\$750	■ More than one.....	\$1,500
■ Repair/replacement ³	\$375/\$750		

Rehabilitation unit confinement	\$150 per day
(up to 15 days, not to exceed 30 days per calendar year)	

Therapy – occupational, physical or speech (up to 10 days).....	\$35 per day
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ACCIDENTAL DISMEMBERMENT

Accidental dismemberment.....	\$450 – \$20,000
■ Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye	
■ Loss, loss of use – finger, toe, partial dismemberment of finger or toe ⁴	

Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child	\$25,000 ⁵
■ Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period	
■ Both hands, arms, feet, legs or the sight of both eyes; or any combination; or	
■ Loss of hearing in both ears, or loss of ability to speak	

ACCIDENTAL DEATH

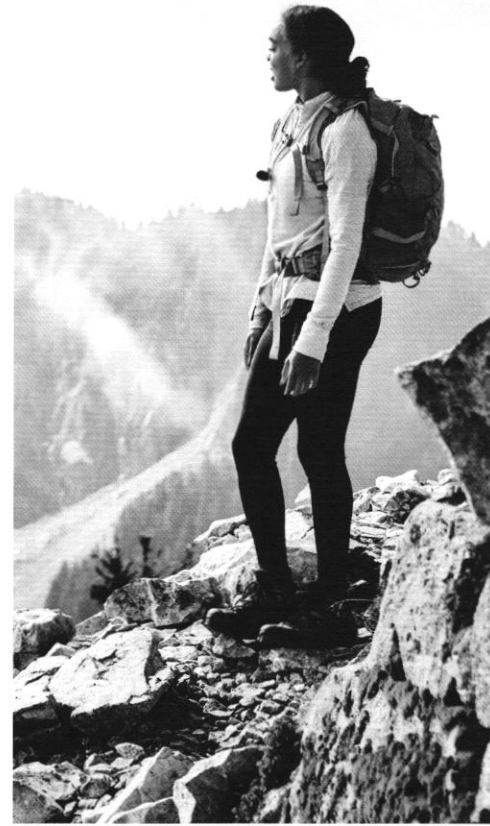
Accidental death

■ Named insured, spouse	\$40,000
■ Child	\$10,000

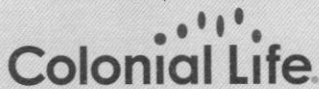
Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

■ Named insured, spouse	\$160,000
■ Child	\$30,000



For more information,
talk with your
benefits counselor.



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- 1 In Nevada , air ambulance or ambulance: We will pay this benefit directly to the provider unless the air ambulance or ambulance bill shows that all charges have been paid in full.
- 2 One benefit for each injured ear per covered person per lifetime.
- 3 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 4 In Maine, the minimum benefit for full dismemberment of finger or toe is \$1,000.
- 5 Payable once per lifetime per covered person.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

State Variations for Exclusions and Limitations

IL: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

MT: Not applicable to "suicide or injuries which you intentionally do to yourself" and "injuries a child sustains during birth."

NV: Not applicable to "intoxicants and narcotics."

OK: Not applicable to "hazardous avocations, racing and semi-professional or professional sports." For Accidental Dismemberment Due to Catastrophic Accidents, replace "injuries a child sustains during birth, or for injuries that are the result of intoxication" with "alcoholism or drug addiction, or narcotics."

UT: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy forms IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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For more information,
talk with your
benefits counselor.

You can't always prevent injuries from happening, but you can have a financial safety net in place in case they do. A gunshot wound policy from Colonial Life & Accident Insurance Company can provide a benefit to help pay your medical expenses if you receive a non-fatal gunshot wound. This policy pays a lump-sum benefit for an injury regardless of any other insurance you may have.

Gunshot wound benefit \$ _____

- **Guaranteed issue**
You can get this coverage without answering any health questions.
- **Portability**
You can keep coverage even if you change jobs or leave your company.
- **Guaranteed renewable**
You can keep your coverage as long as you pay your premiums when they are due.
- **On/off-job coverage**
You may receive benefits regardless of whether the injury occurs on or off the job.
- **Direct payment**
Benefits are paid directly to you unless you specify otherwise. You can use these benefits however you choose.

This policy covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you are shot more than once in a 24-hour period, we will pay benefits only for the first wound.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for an injury which is caused by or occurs as the result of: war, racing, flying (operating, learning to operate, serving as crew member of, jumping or falling from any aircraft), traveling (more than 40 miles outside of the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda or Jamaica), felonies or illegal jobs, suicide or injuries which you intentionally do to yourself, and sickness.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form PYWOL-TX. This brochure applies to TX only. This is not an insurance contract and only the actual policy provisions will control.

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Cancer Insurance

Level 3 benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
Air ambulance	\$2,000 per trip
Transportation to or from a hospital or medical facility [max. of two trips per confinement]	
Ambulance	\$250 per trip
Transportation to or from a hospital or medical facility [max. of two trips per confinement]	
Anesthesia	
Administered during a surgical procedure for cancer treatment	
• General anesthesia	25% of surgical procedures benefit
• Local anesthesia	\$40 per procedure
Anti-nausea medication	\$50 per day administered or per prescription filled
Doctor-prescribed medication for radiation or chemotherapy [\$200 monthly max.]	
Blood/plasma/platelets/immunoglobulins	\$175 per day
A transfusion required during cancer treatment [\$10,000 calendar year max.]	
Bone marrow donor screening	\$.50
Testing in connection with being a potential donor [once per lifetime]	
Bone marrow or peripheral stem cell donation	\$750
Receiving another person's bone marrow or stem cells for a transplant [once per lifetime]	
Bone marrow or peripheral stem cell transplant	\$7,000 per transplant
Transplant you receive in connection with cancer treatment [max. of two bone marrow transplant benefits per lifetime]	
Cancer vaccine	\$.50
An FDA-approved vaccine for the prevention of cancer [once per lifetime]	

BENEFIT DESCRIPTION	BENEFIT AMOUNT
Companion transportation	\$.50 per mile
Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment [up to \$1,200 per round trip]	
Egg(s) extraction or harvesting/sperm collection and storage	
Extracted/harvested or collected before chemotherapy or radiation [once per lifetime]	
• Egg(s) extraction or harvesting/sperm collection	\$1,000
• Egg(s) or sperm storage (cryopreservation)	\$350
Experimental treatment	\$300 per day
Hospital, medical or surgical care for cancer [\$15,000 lifetime max.]	
Family care	\$50 per day
Inpatient or outpatient treatment for a covered dependent child [\$2,500 calendar year max.]	
Hair/external breast/voice box prosthesis	\$350 per calendar year
Prosthesis needed as a direct result of cancer	
Home health care services ¹	\$100 per day
Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment [up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater]	
Hospice (initial or daily care) ²	
An initial, one-time benefit and a daily benefit for treatment [\$15,000 lifetime max. for both]	
• Initial hospice care [once per lifetime]	\$1,000
• Daily hospice care	\$50 per day

BENEFIT DESCRIPTION **BENEFIT AMOUNT**

Hospital confinement	
Hospital stay (including intensive care) required for cancer treatment	
• 30 days or less	\$250 per day
• 31 days or more	\$500 per day
Lodging	\$75 per day
Hotel/motel expenses when being treated for cancer more than 50 miles from home [70-day calendar year max.]	
Medical imaging studies	\$175 per study
Specific studies for cancer treatment [\$350 calendar year max.]	
Outpatient surgical center	\$300 per day
Surgery at an outpatient center for cancer treatment [\$900 calendar year max.]	
Private full-time nursing services	\$125 per day
Services while hospital confined other than those regularly furnished by the hospital	
Prosthetic device/artificial limb	\$2,000 per device or limb
A surgical implant needed because of cancer surgery [payable one per site, \$4,000 lifetime max.]	
Radiation/chemotherapy	
Weekly benefit [max. once per week]	
• Injected chemotherapy by medical personnel	\$750
• Radiation delivered by medical personnel	\$750
Monthly chemotherapy benefit [max. once per month]	
• Self-injected	\$300
• Pump	\$300
• Topical	\$300
• Oral hormonal [1-24 months]	\$300
• Oral hormonal [25+ months]	\$150
• Oral non-hormonal	\$300

BENEFIT DESCRIPTION **BENEFIT AMOUNT**

Reconstructive surgery³	\$60 per surgical unit
A surgery to reconstruct anatomic defects that result from cancer treatment [up to \$3,000 per procedure, including 25% for general anesthesia]	
Second medical opinion⁴	\$300
A second physician's opinion on cancer surgery or treatment [once per lifetime]	
Skilled nursing care facility	\$100 per day
Confinement to a covered facility after hospital release [up to the number of days paid for hospital confinement]	
Skin cancer initial diagnosis	\$400
A skin cancer diagnosis while the policy is in force [once per lifetime]	
Supportive or protective care drugs and colony stimulating factors	\$150 per day
Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments [\$1,200 calendar year max.]	
Surgical procedures	\$60 per surgical unit
Inpatient or outpatient surgery for cancer treatment [\$5,000 max. per procedure]	
Transportation	\$0.50 per mile
Travel expenses when being treated for cancer more than 50 miles from home [up to \$1,200 per round trip]	
Waiver of premium	Is available
No premiums due if the named insured is disabled longer than 90 consecutive days	

For more information, talk with your Colonial Life benefits counselor.

In MD, Tobacco cessation benefit available. \$20 per prescription filled, maximum of two 90-day prescriptions per covered person.

In MT, Mammography benefit available. \$70 for one baseline mammogram for ages 35-39; one mammogram every two years for ages 40-49; one mammogram each year for ages 50+.

1. In CO, Home health care services maximum is up to 60 days per calendar year or twice the number of days hospital confined, whichever is greater. In WI, Home health care services maximum is up to 40 days per calendar year or twice the number of days hospital confined, whichever is greater.
2. In CO, no hospice benefit available.
3. In OK, Reconstructive surgery is \$30 per surgical unit.
4. In MD, Second medical opinion is \$75 maximum of one per covered person per hospital confinement.

THIS POLICY PROVIDES LIMITED BENEFITS.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form CanAssist (including state abbreviations where used, for example: CanAssist-TX). This chart is not complete without form number 1170702 (Exclusions & Limitations) in states CO, ID, MD, MN, MO, NC, OK, SC, SD, VT and WA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Colonial Life



Group Term Life Insurance Voluntary Coverage

How secure is your family's financial future?

If something happened to you, would your family be able to maintain their way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

Colonial Life & Accident Insurance Company's group term life insurance can help provide financial security for your family. You can also apply for coverage for your spouse and eligible dependent children with no health questions.¹

How much group term life coverage do I need?

You

\$ _____

Your spouse

\$ _____

Your dependent children
(up to age 26)

\$ _____

- Available in \$1,000 increments
- Minimum of \$10,000 to a maximum of five times your salary to \$500,000

- Available in \$1,000 increments
- Minimum of \$5,000 to a maximum of \$500,000
- Spouse coverage cannot exceed your coverage amount²

- Available in \$1,000 increments
- Minimum of \$1,000 to a maximum of \$10,000 per dependent child
- Each dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000

Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

Additional benefits and services

- **Built-in Accelerated Death Benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.³
- **Health Advocate Employee Assistance Program** provides 24-hour confidential personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.⁴

ONLINE

ColonialLife.com/EAP

TELEPHONE

1-888-645-1772

- **Life Planning Services** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.⁴

Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you at an affordable rate. Eligibility may be based on your health.
- **Conversion:** You may be eligible to convert your coverage to a whole life policy without proof of good health when coverage ends under the group certificate.
- **Waiver of Premium:** If included in your plan, premium payments are waived if you become disabled.

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In CT, ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 The maximum benefit is 50% of your benefit in NE.

3 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

4 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

BENEFIT AGE REDUCTION SCHEDULE

When a covered person reaches age 70, but not 75, the amount of insurance will be:

- 65% of the amount of insurance prior to age 70; or
- 65% of the amount of insurance applied for on or after age 70 but before age 75.

When a covered person reaches age 75 or more, the amount of insurance will be:

- 50% of the amount of insurance prior to the first reduction; or
- 50% of the amount of insurance the employee applied for on or after age 75.

Once the benefit reduction schedule begins, there will be no further increases in insurance for a covered person. If the proposed insured is age 70, but not age 75 at the time of enrollment, the amount of insurance applied for will be reduced by 65%. If the proposed insured is age 75 or older at the time of enrollment, the amount applied for will be reduced by 50%.

This policy has exclusions and limitations. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GTL1.0-P and certificate number GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

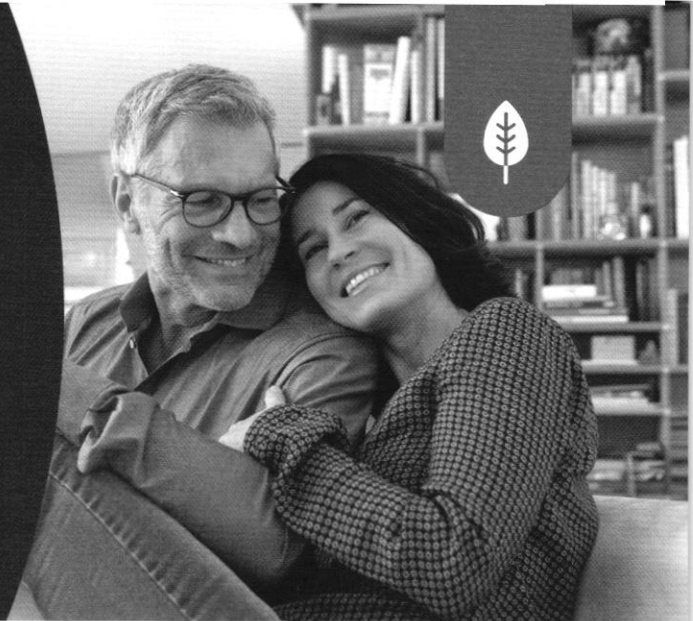
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To learn more, talk
with your Colonial Life
benefits counselor.

ColonialLife.com



Whole Life Plus Insurance



You can't predict your family's future, but you can be prepared for it.

Give your family peace of mind and coverage for final expenses with Whole Life Plus insurance from Colonial Life.

BENEFITS AND FEATURES

- ✓ Choose the age when your premium payments end – Paid-Up at Age 70 or Paid-Up at Age 100
- ✓ Stand-alone spouse policy available even without buying a policy for yourself
- ✓ Ability to keep the policy if you change jobs or retire
- ✓ Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness¹
- ✓ Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- ✓ Provides cash surrender value at age 100 (when the policy ends)

ADDITIONAL COVERAGE OPTIONS

Spouse term rider

Cover your spouse with a death benefit up to \$50,000, for 10 or 20 years.

Juvenile Whole Life Plus policy

Purchase a policy (Paid-Up at Age 70) while children are young and premiums are low – whether or not you buy a policy for yourself. You may also increase the coverage when the child is 18, 21 and 24 without proof of good health.

Children's term rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term rider may be added to either your policy or your spouse's policy – not both.

ADVANTAGES OF WHOLE LIFE PLUS INSURANCE

- Permanent coverage that stays the same through the life of the policy
- Premiums will not increase due to changes in health or age
- Accumulates cash value based on a nonforfeiture interest rate of 3.75%²
- Policy loans available, which can be used for emergencies
- Benefit for the beneficiary that is typically tax-free



Your cost will vary based on the amount of coverage you select.

Benefits worksheet

For use with your benefits counselor

How much coverage do you need?

YOU \$ _____

Select the option:

- Paid-Up at Age 70
 Paid-Up at Age 100

SPOUSE \$ _____

Select the option:

- Paid-Up at Age 70
 Paid-Up at Age 100

DEPENDENT STUDENT
\$ _____

Select the option:

- Paid-Up at Age 70
 Paid-Up at Age 100

Select any optional riders:

- Spouse term rider
\$ _____ face amount
for _____-year term period
- Children's term rider
\$ _____ face amount
- Accidental death benefit rider
- Chronic care accelerated death benefit rider
- Critical illness accelerated death benefit rider
- Guaranteed purchase option rider
- Waiver of premium benefit rider



To learn more, talk with
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ADDITIONAL COVERAGE OPTIONS (CONTINUED)

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.¹ A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.¹ A subsequent diagnosis benefit is included.

Guaranteed purchase option rider

This rider allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. The rider may only be added if you are age 50 or younger when you purchase the policy. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

1. Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.
2. Accessing the accumulated cash value reduces the death benefit by the amount accessed, unless the loan is repaid. Cash value will be reduced by any outstanding loans against the policy.

EXCLUSIONS AND LIMITATIONS: If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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FOR EMPLOYEES 10-21 | 642298-1

Life Insurance

Buyer's Guide

**Prepared by the National Association
of Insurance Commissioners**

This guide can help you when you shop for life insurance.
It discusses how to:

- Find a policy that meets your needs and fits your budget.
- Decide how much insurance you need.
- Make informed decisions when you buy a policy.

The logo for Colonial Life, featuring the words "Colonial Life" in a white serif font. Above the word "Colonial" are five small white circles of varying heights, arranged in a slight arc. A registered trademark symbol (®) is located at the end of the word "Life".

Important things to consider

1. Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
2. Be sure that you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you still afford it?
3. Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
4. Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
5. Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance may be costly.
6. Read your policy carefully. Ask your agent or company about anything that is not clear to you.
7. Review your life insurance program with your agent or company every few years to keep up with the changes in your income and your needs.

The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

Reprinted by Colonial Life & Accident Insurance Company
June, 2014

Buying Life Insurance

When you buy life insurance, you want a coverage that fits your needs.

First, decide how much you need - and for how long - and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you.

Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

What About the Policy You Have Now?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is The Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic kinds of life insurance: **term insurance and cash value insurance**. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policy in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period – even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a reduced amount without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs, such as a child's tuition, without canceling the policy. However, to build up this cash value, you must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types: whole life, universal life and variable life are all types of cash value insurance.

- **Whole life Insurance** gives death protection for as long as you live. The most common type is called "straight life" or "ordinary life" insurance, for which you pay the same premiums for as long as you live. These premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term insurance policy until your later years. Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for those policies are higher than for ordinary life insurance since the premium payments are squeezed into a shorter period.
- **Universal Life Insurance** is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.
- **Variable Life Insurance** is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

Life Insurance Illustrations

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what could happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

Finding A Good Value in Life Insurance

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Once you have decided which type of policy to buy, you can use a cost comparison index to help you compare similar policies. Life insurance agents or companies can give you information about several different kinds of indexes that each work a little differently. One type helps you compare the costs between two policies if you give up the policy and take out the cash value. Another helps you compare your costs if you don't give up your policy before its coverage ends. Some help you decide what kind of questions to ask the agent about the numbers used in an illustration. Each index is useful in some ways, but they all have shortcomings. Ask your agent which will be most helpful to you. Regardless of which index you use, compare index numbers only for similar policies – those that offer basically the same benefits, with premiums payable for the same length of time.

Remember that no one company offers the lowest cost at all ages for all kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies, increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflect the interest earning on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.



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