

Age/Gender Factor - Medical Utilization

Age	John Swett USD - Kaiser Population ¹				CCCSIG - Kaiser Population ²			
	Male	Female	Total	Percent	Male	Female	Total	Percent
< 25	2	1	3	3%	514	471	985	31%
25 - 29	2	4	6	5%	47	125	172	5%
30 - 34	-	13	13	11%	62	131	193	6%
35 - 39	1	12	13	11%	83	155	238	8%
40 - 44	5	10	15	13%	94	117	211	7%
45 - 49	4	12	16	14%	145	204	349	11%
50 - 54	2	10	12	10%	119	198	317	10%
55 - 59	7	14	21	18%	118	206	324	10%
60 - 65	1	10	11	9%	124	160	284	9%
65 +	1	5	6	5%	27	28	55	2%
Total	25	91	116	100%	1,333	1,795	3,128	100%
Percentage	21.6%	78.4%			42.6%	57.4%		
Demographic Factor				1.28924	1.09898			
Demographic Change					1.17312			

¹ Demographic by employee

² Demographic by member

Age/Gender Factor - Medical Utilization

Age	WCCUSD - Kaiser Population ¹				CCCSIG - Kaiser Population ²			
	Male	Female	Total	Percent	Male	Female	Total	Percent
< 25	8	13	21	1%	514	471	985	31%
25 - 29	51	112	163	6%	47	125	172	5%
30 - 34	61	107	168	6%	62	131	193	6%
35 - 39	67	109	176	6%	83	155	238	8%
40 - 44	66	131	197	7%	94	117	211	7%
45 - 49	80	163	243	8%	145	204	349	11%
50 - 54	65	120	185	6%	119	198	317	10%
55 - 59	81	179	260	9%	118	206	324	10%
60 - 65	91	193	284	10%	124	160	284	9%
65 +	312	850	1,162	41%	27	28	55	2%
Total	882	1,977	2,859	100%	1,333	1,795	3,128	100%
Percentage	30.8%	69.2%			42.6%	57.4%		
Demographic Factor				1.33712	1.09898			
Demographic Change					1.21669			

¹ Demographic by employee

² Demographic by member

Universal Life Comprehensive Long-Term Care Insurance Rider

This rider is available and can be purchased at an additional cost to provide extra coverage and benefits with a Universal Life policy.

Colonial Life’s Comprehensive Long-Term Care Insurance Rider provides your employees with two kinds of insurance protection in one convenient Universal Life policy – life insurance benefits and long-term care benefits.

The Comprehensive Long-Term Care Insurance Rider reduces the Universal Life policy death benefit to provide monthly indemnity payments to help pay for the insured’s long-term care services needed as a result of a chronic illness, serious accident, sudden illness, or cognitive impairment. The maximum benefit amount is equal to the policy death benefit, less any indebtedness.

Benefits

Care Setting	Monthly Benefit
Nursing or Residential Care Facility	Monthly indemnity benefit of 6% of the Death Benefit, less any policy debt, after the 90-day elimination period.
Home Care Services	Monthly indemnity benefit of 4% of the Death Benefit, less any policy debt, after the 90-day elimination period.
Respite Care Benefit	A benefit of 0.2% of the death benefit per day for up to 21 days per calendar year, less any policy debt. In order to receive the Respite Care benefit, you cannot be receiving the Nursing or Residential Care or Home Care Benefit.

Features

- Benefit Payment Structure allows the employee to protect their savings and assets and have more choice in where long-term care is received. It provides coverage for all care settings, including the home.
- Advances the Universal Life death benefit in monthly indemnity payments to help pay for the long-term care services needed as a result of the insured’s inability to perform at least two of the six Activities of Daily Living (ADLs), or the insured’s requiring substantial supervision due to severe cognitive impairment for a period of at least 90 days.
- Claim payments are made monthly and are a percentage of the death benefit.

Applicable to CA

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- Rider terminates on the first to occur: base policy matures or terminates; the date the death benefit is exhausted from long-term care benefit payments; when the owner requests termination of the rider; the day after death.
- 90-day elimination period.
- Six-month pre-existing conditions limitation period.
- Built-in Waiver of Monthly Deductions due to payments of the long-term care benefit. Waives all monthly deductions for the rider and the Universal life policy, when long-term care benefits are being paid. Monthly deductions will not be waived if you are only receiving Respite Care benefits.

Eligibility Requirements

- Issue ages: 16-79 for employees and spouses.
- May be added to a Universal Life plan only during the initial sale or when increasing the death benefit on the existing Universal Life policy.

Premium Information

- Premiums are per thousand, unisex, tobacco distinct, and based on face amount and age.

What Is Not Covered

Pre-existing Condition Limitation:

- There is a six (6) month waiting period for coverage of Pre-existing Conditions that are disclosed on the application for this rider. No benefits will be paid for any Benefit Period that results from a Pre-existing Condition not disclosed in the application and that starts during the first 6 months after the Effective Date of this rider.

Plan Exclusions:

The rider does not provide benefits for:

- a Chronic Illness caused by:
 - war or any act of war, whether declared or undeclared, or service in the armed forces or units auxiliary thereto, that occurs while this rider is in force;
 - suicide, whether sane or insane, intentionally self-inflicted injuries or attempted suicide;
 - the participation in a felony, for which the Insured has been convicted under state or federal law, riot or insurrection; and
- treatment for alcoholism or drug addiction;
- any period of time while the Insured is Chronically Ill and has been outside the United States, its territories or possessions or Canada for more than 30 consecutive days;
- a Chronic Illness caused by aviation in the capacity of a non-fare paying passenger;
- services for which there is no charge in the absence of insurance;
- care, treatment or services provided by an Immediate Family Member who is you, your spouse, the Insured, the Insured's spouse, and anyone related to you or the Insured as a parent, child, sister or brother. In-laws are not considered Immediate Family Members;

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- services for which benefits are available under Medicare or other governmental programs (except Medi-Cal or Medicaid); or
- any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no fault law.

Definitions

Elimination Period – means the first 90 days of the Benefit Period. No benefits, except as described in the Respite Care Benefit, are payable for care or service received during this time. The 90 days need not be continuous; however, it must be entirely within one benefit period.

Pre-existing Condition – means a condition for which medial advice or treatment was recommended by, or received from, a provider of health care services, within the six months preceding the effective date of this rider.

Comprehensive Long-Term Care Insurance Rider Sample Monthly Premiums

Issue Age	Monthly Sample Premium per \$1,000 Death Benefit	
	Non-Tobacco	Tobacco
25	\$0.01	\$0.01
35	0.02	0.02
45	0.04	0.04
55	0.11	0.11
65	0.32	0.32

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Restoration of Benefits Rider

This rider is available and can be purchased at an additional cost to provide extra coverage and benefits with a Universal Life policy that includes a Comprehensive Long-Term Care Insurance Rider.

Employees concerned about depleting their Universal Life insurance death benefit may also be interested in purchasing the Restoration of Benefits Rider. This additional rider automatically restores the death benefit on a monthly basis when a long-term care benefit is paid. The maximum restoration amount is equal to the policy's death benefit, so the rider will fully restore the death benefit one time.

Features

- Terminates on the first to occur:
 - Universal Life policy terminates.
 - The date the full death benefit has been restored.
 - When the Comprehensive Long-Term Care Insurance Rider is terminated.
 - When the owner requests termination of the rider.
- Cannot be purchased unless the Comprehensive Long-Term Care Insurance Rider is purchased.

Eligibility Requirements

- Issue ages: 16-79 for employees and spouses.
- May only be added to a Universal Life plan during the initial sale when the Comprehensive Long Term Care Insurance Rider is being purchased, or when increasing the death benefit on the existing Universal Life policy and adding the Comprehensive Long-Term Care Insurance Rider.
- Cannot be added at subsequent enrollments, even if the Comprehensive Long-Term Care Rider is already in force.

Premium Information

- Premiums are per thousand, unisex, tobacco distinct, and based on face amount and age.

Restoration of Benefits Rider Sample Monthly Premiums

Issue Age	Monthly Sample Premium per \$1,000 Death Benefit	
	Non-Tobacco	Tobacco
25	\$0.05	\$0.06
35	0.07	0.08
45	0.12	0.14
55	0.30	0.32
65	1.03	1.16

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Whole Life

Colonial Life's Whole Life 1000 is an individually owned, whole life insurance plan with guaranteed level premiums, guaranteed cash values and a guaranteed death benefit. Coverage is permanent and is guaranteed for the life of the policy (to age 100), provided premiums are paid when due.

Adult Base Plan Benefits

Two Plan Options	<p>Available for employee and spouse.</p> <ul style="list-style-type: none"> ▪ Paid-Up at Age 65 Plan The policy is paid-up at the original face amount when the insured reaches age 65, with no additional premiums due. ▪ Paid-Up at Age 95 Plan The policy is paid-up at the original face amount when the insured reaches age 95, with no additional premiums due.
Death Benefit	<ul style="list-style-type: none"> ▪ \$5,000 to \$300,000
Guaranteed Purchase Option	<ul style="list-style-type: none"> ▪ Provides the policyowner the right to buy additional insurance on the life of the insured without providing evidence of insurability if the policy is purchased before age 55. ▪ There are three option dates to purchase additional insurance; the second, fifth and eighth policy anniversary dates. A life event option can be exchanged for an anniversary option. ▪ Life event options are the date of the insured's marriage, birth of a living child, adoption of a child or a legal divorce. ▪ Additional amounts of insurance of the same plan may be purchased on each option date up to the initial face amount not to exceed a total combined maximum of \$100,000 for all Guaranteed Purchase Options.
Immediate Claims Payment	<p>Helps meet immediate needs with a payment of \$3,000 to the designated beneficiary upon certification of the insured's death. The remainder of the claim will be processed and the balance provided to the designated beneficiary.</p>
Accelerated Death Benefit Provision	<ul style="list-style-type: none"> ▪ If the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less, the policyowner can request up to 75 percent of the death benefit, to a maximum of \$150,000. ▪ A \$200 one time administrative fee will be charged.
Endows	<p>The policy endows at age 100.</p>

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Coverage Options	<p>If the policy ends due to unpaid premiums, the policyowner has several options:</p> <ul style="list-style-type: none"> ▪ Extended Term Insurance Option – the policyowner can use the accumulated net cash surrender value as a net single premium to purchase term life insurance. ▪ Reduced Paid-Up Life Insurance Option – the policyowner can use the accumulated net cash surrender value as a net single premium to purchase a smaller amount of fully paid-up life insurance. ▪ Automatic Premium Loan Provision – If this provision is in effect, Colonial Life will lend the policyowner the amount needed to pay an overdue premium provided the cash surrender value is great enough to pay the premiums plus interest.
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Juvenile Plan Benefits

Same as the adult plan, with these differences

Coverage	Employees do not have to purchase coverage on themselves to purchase policies for their children or grandchildren.
Plan Design	Paid-Up at Age 65 Plan: The policy is paid-up at the original face amount when the insured reaches age 65, with no additional premiums due.
Death Benefit	<ul style="list-style-type: none"> ▪ Minimum death benefit of \$10,000 ▪ Maximum death benefit of \$300,000
Guaranteed Purchase Option	<ul style="list-style-type: none"> ▪ Allows the policyowner the right to purchase additional amounts of insurance without providing evidence of insurability. ▪ The option may be exercised at ages 18, 21, and 24. ▪ Additional amounts of insurance of the same plan may be purchased on each option date up to the initial face amount not to exceed a total combined maximum of \$100,000 for all Guaranteed Purchase Options.
Dependent Children Age 18-26	Dependent children ages 18-26 who are full-time students may be issued a tobacco distinct adult policy.

Optional Riders

Policyowners may select to enhance their whole life policy by adding optional rider(s) at an additional premium.

Accidental Death Benefit Rider

- Benefit equal to the death benefit of the policy, not to exceed \$150,000.
- Pays an additional death benefit if the primary insured dies as a result of an accidental bodily injury before age 70.
- Benefit amount doubles if the accidental bodily injury occurs while the insured is a fare-paying passenger within a public conveyance, such as a subway or city bus.
- An additional 25 percent of the accidental death benefit will be paid if the insured dies due to an accidental bodily injury sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY PS01630

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Spouse Term Riders

Choice of 10-year or 20-year Spouse Term Riders

- Provides a level death benefit for the designated 10- or 20-year term period with guaranteed level premiums.
- No spouse signature required.
- Face amounts: \$5,000 - \$50,000
- Rates are level, uni-tobacco and unisex.
- May not exceed face amount of base plan.
- Conversion available to a cash value plan without evidence of insurability.
- May be added to a spouse base policy.
- Can be added after purchase of the base plan.

Children's Term Rider

- One premium provides level term coverage for all eligible dependent children of the primary insured who are at least 14 days of age, unmarried, under age 19, and living with the insured in a regular parent-child relationship.
- Face amounts: \$1,000 - \$10,000, in \$1,000 increments.
- Coverage is convertible without evidence of insurability to a cash value life insurance plan for up to five times the rider's face amount.
- If the main insured dies before the child is age 25, paid-up insurance will be provided for each child until the child's 25th birthday.
- No health questions.
- Can be added after the purchase of the base plan.

Waiver of Premium Rider

- Available on employee and spouse policies.
- Waives the total premium if the insured is totally disabled due to an accidental bodily injury or sickness before age 65.
- Must meet the elimination period of 6 months continuous total disability. Premiums paid during this period will be refunded when the claim is approved.
- Terminates on the policy anniversary following the insured's 65th birthday.
- Available only at purchase of base plan.

Features

- Individual whole life insurance plan that provides cash value protection with guarantees to individuals in the payroll deduction market.
- Guaranteed level premiums, guaranteed cash value and a guaranteed death benefit.
- Tax-free benefits are paid to the beneficiary, regardless of other life insurance and Social Security.
- Family Coverage available through a separate spouse policy or term rider for the spouse and a separate child policy or term rider for the dependent children.
- \$3,000 immediate claims payment provides immediate funds to the designated beneficiary.
- No spouse signature required on spouse policies or riders with face amounts up to \$50,000.
- Automatic Premium Loan for non-payment of premiums available.
- \$100 minimum loan available.
- Portable Coverage – Insured can keep his policy if he changes jobs or retires.

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Eligibility Requirements

Employee

- Actively at work at the date of enrollment.
- Employed full-time (20+ hours per week).
- Employed with present employer for at least 90 days.
- Paid-Up at Age 65 plan issue ages: 16-45.
- Paid-Up at Age 95 plan issue ages: 16-79.

Spouse

Must be the spouse of an employee.

- Individual Policy
 - Paid-Up at Age 65 plan issue ages: 16-45.
 - Paid-Up at Age 95 plan issue ages: 16-79.
- 10-Year Spouse Term Rider
 - Available with both the Paid-Up at Age 65 plan and Paid-Up at Age 95 plan.
 - Issue Ages: 16-55.
- 20-Year Spouse Term Rider
 - Available with both the Paid-Up at Age 65 plan and Paid-Up at Age 95 plan.
 - Spouse Issue Ages for Paid-Up at Age 65 plan: 16-45.
 - Spouse Issue Ages for Paid-Up at Age 95 plan: 16-50.

Dependent Child

- Individual Policy
 - Issue ages, 0-17, (18-26 if a full-time student).
 - Dependent students ages 18-26 are issued adult plans and the tobacco question is required on the application.
- Children's Term Rider
 - Issue ages: 14 days-18 years for children; 16-65 for the primary insured.
 - Meets the definition of an insured child.
 - Can be added after purchase of base plan.

Waiver of Premium Rider

- Issue ages: 16-55 for employee and spouse policies.

Participation Requirements

To offer this plan, we require only 3 eligible applicants.

Premium Information

Employee and Spouse Policy

- Level, unisex premiums.
- Employee and spouse policies are tobacco distinct.
- Two rate bands based on face amount: \$5,000 - \$50,000 / \$50,001 - \$300,000

Juvenile Policy

- Level, unisex premiums.
- Juvenile policies issued up to age 17 are unitobacco.

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- Dependent students ages 18-26 are issued a tobacco distinct adult plan.
- Two rate bands based on face amount: \$10,000 - \$50,000 / \$50,001 - \$300,000

What Is Not Covered

If the insured commits suicide, whether he is sane or insane, within two years 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, minus any loans and loan interest.

Whole Life 1000 Sample Premium and Rider Rates

Adult Paid-Up at Age 65 Plan

Sample Non-Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65

Issue Age	\$5/wk-\$21.67/mo		\$6/wk-\$26/mo		\$10/wk-\$43.33/mo		\$16/wk-\$69.33/mo		\$24/wk-\$104/mo	
	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value
25	\$22,512	\$10,716	\$27,738	\$13,203	\$48,643	\$23,154	\$91,284	\$43,451	\$138,990	\$66,159
35	\$14,368	\$6,839	\$17,703	\$8,427	\$31,045	\$14,777	\$54,297	\$25,845	\$82,673	\$39,352
45	\$7,562	\$3,600	\$9,318	\$4,435	\$16,340	\$7,778	\$26,873	\$12,792	\$40,918	\$19,477

Sample Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65

Issue Age	\$5/wk-\$21.67/mo		\$6/wk-\$26/mo		\$10/wk-\$43.33/mo		\$16/wk-\$69.33/mo		\$24/wk-\$104/mo	
	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value
25	\$16,816	\$9,064	\$20,720	\$11,168	\$36,336	\$19,585	\$72,827	\$39,254	\$110,887	\$59,768
35	\$10,058	\$5,421	\$12,393	\$6,680	\$21,733	\$11,714	\$35,743	\$19,265	\$66,338	\$35,756
45	\$5,797	\$3,125	\$7,142	\$3,850	\$12,525	\$6,751	\$20,600	\$11,103	\$31,366	\$16,906

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Adult Paid-Up at Age 95 Plan

Sample Non-Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65

Issue Age	\$5/wk-\$21.67/mo		\$6/wk-\$26/mo		\$10/wk-\$43.33/mo		\$16/wk-\$69.33/mo		\$24/wk-\$104/mo	
	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value
25	\$26,571	\$10,655	\$32,740	\$13,129	\$64,190	\$25,740	\$105,570	\$42,334	\$160,742	\$64,458
35	\$17,270	\$6,234	\$21,279	\$7,682	\$37,316	\$13,471	\$66,947	\$24,168	\$101,934	\$36,798
45	\$10,831	\$3,163	\$13,346	\$3,897	\$23,404	\$6,834	\$38,491	\$11,239	\$63,856	\$18,646
55	\$6,256	\$1,064	\$7,709	\$1,311	\$13,519	\$2,298	\$22,234	\$3,780	\$33,854	\$5,755
65					\$7,182	\$1,738	\$11,811	\$2,858	\$17,984	\$4,352
75							\$5,399	\$1,911	\$8,221	\$2,910

Sample Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65

Issue Age	\$5/wk-\$21.67/mo		\$6/wk-\$26/mo		\$10/wk-\$43.33/mo		\$16/wk-\$69.33/mo		\$24/wk-\$104/mo	
	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value
25	\$18,682	\$8,444	\$23,019	\$10,405	\$40,366	\$18,245	\$80,000	\$36,160	\$121,809	\$55,058
35	\$11,746	\$4,769	\$14,472	\$5,876	\$25,380	\$10,304	\$41,740	\$16,946	\$78,193	\$31,746
45	\$7,726	\$2,503	\$9,520	\$3,084	\$16,695	\$5,409	\$27,457	\$8,896	\$41,807	\$13,545
55			\$5,077	\$919	\$8,903	\$1,611	\$14,643	\$2,650	\$22,295	\$4,035
65					\$4,727	\$1,168	\$7,774	\$1,920	\$11,838	\$2,924
75									\$6,412	\$2,174

Juvenile Plan

Sample Monthly Premium (Uni-tobacco) - \$25,000 Policy Face Amount

Issue Age	Weekly Premium	Monthly Premium	Guar. Cash Value at Age 65
14 days	\$2.56	\$11.08	\$12,050
5 years	\$2.76	\$11.96	\$12,050
10 years	\$3.22	\$13.96	\$12,050
15 years	\$3.90	\$16.90	\$12,050

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**Sample Rider Monthly Premiums
10-Year Spouse Term Rider**

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
25	\$2.70	\$5.40	\$6.75	\$8.10	\$10.80	\$13.50
35	\$4.00	\$8.00	\$10.00	\$12.00	\$16.00	\$20.00
45	\$5.80	\$11.60	\$14.50	\$17.40	\$23.20	\$29.00
55	\$15.00	\$30.00	\$37.50	\$45.00	\$60.00	\$75.00

20-Year Spouse Term Rider

Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
25	\$2.80	\$5.60	\$7.00	\$8.40	\$11.20	\$14.00
35	\$4.20	\$8.40	\$10.50	\$12.60	\$16.80	\$21.00
45	\$7.40	\$14.80	\$18.50	\$22.20	\$29.60	\$37.00

Accidental Death Benefit Rider

Issue Ages 16-65	Sample Monthly Premium per \$1,000 Death Benefit
	\$0.08

Waiver of Premium Rider Monthly Rate

Issue Age	Sample Rates per \$1,000
25	\$0.02
35	\$0.03
45	\$0.07
55	\$0.30

Children's Term Rider

Face Amount	Monthly Rate
\$1,000	\$0.50
\$2,000	\$1.00
\$3,000	\$1.50
\$4,000	\$2.00
\$5,000	\$2.50
\$6,000	\$3.00
\$7,000	\$3.50
\$8,000	\$4.00
\$9,000	\$4.50
\$10,000	\$5.00

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY PS01630

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9/2017 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210



Universal Life

Colonial Life's Universal Life 1000 is a flexible premium, adjustable death benefit life insurance plan that accumulates cash value, based on current interest rates. Employees can purchase individually owned life insurance coverage that is theirs to keep, even if they change jobs or retire.

Base Plan Benefits

Coverage	Available for the employee, spouse and juvenile.
Two Plan Options	Offers a choice of two plan options: <ul style="list-style-type: none"> ▪ Option A - establishes a basic program of cash value life insurance – offers a level death benefit at a low cost and accumulates cash value at current credited interest rates. ▪ Option B - offers life insurance benefits that increase as the policy's cash value increases – provides you and your family protection as needs change over time.
Death Benefit	Employees can change the death benefit to adapt to changing needs, subject to IRS and underwriting guidelines. Minimum issue amount: \$5,000 or \$3.00 weekly target premium. Maximum issue amount: unlimited, based on underwriting.
Cash Value	Premiums accumulate cash value based on current interest rates, (which are subject to change).
Guaranteed Interest Rate	Interest rates are guaranteed to be no lower than 4 percent.
Family Coverage	Available through separate policies or Spouse and Children's Term Riders.
Accelerated Death Benefit Provision	If the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less, the policyowner can request up to 75 percent of the death benefit, to a maximum of \$150,000. There is no additional premium charged for this provision. A \$200 one time administrative fee will be charged.
Premiums	Tobacco distinct/unisex premiums. Lower premiums at face amounts over \$150,001.
Withdrawals	\$250 minimum with a \$50 withdrawal charge.
Endows	May endow at age 100, based on target premium, assumed credited interest rate and other variables over the life of the policy.
Additional Benefits	Additional benefits are available through optional riders (at an additional cost).

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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8/2016 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210 PS01277

Juvenile Policy

Same as the adult plan, with these differences:

Coverage	Employees do not have to purchase coverage on themselves to purchase policies for their children or grandchildren.
Premiums	Uni-tobacco/unisex premiums.
Death Benefit	Minimum death benefit of \$25,000. Maximum death benefit – unlimited, based on underwriting.
Guaranteed Purchase Option	Allows the policyowner the right to purchase additional amounts of insurance without providing evidence of insurability. The option may be exercised at ages 18, 21, and 24. Maximum amount for all options is either the initial face amount of the policy, or \$100,000, whichever is less.
Dependent Children Ages 18-24	Dependent children ages 18-24 who are full-time students, may be issued a tobacco distinct adult policy.

Optional Riders

Policyowners may select to enhance their universal life policy by adding an optional rider(s) at an additional premium.

Accidental Death Benefit Rider

- Benefit equal to the death benefit of the policy, not to exceed \$150,000.
- Pays an additional death benefit if the primary insured dies as a result of an accidental bodily injury before age 70.
- Benefit amount doubles if the accidental bodily injury occurs while the insured is a fare-paying passenger within a public conveyance, such as a subway or city bus.
- An additional 25 percent of the accidental death benefit will be paid if the insured dies due to an accidental bodily injury sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Additional Coverage Term Rider

- Face amounts: \$5,000 minimum, up to 100 percent of base plan's face amount applied for on the primary insured.
- Provides additional 20-year level term insurance coverage on the primary insured.
- Premiums are level for the duration of the term, based on issue age, tobacco use, and premium per thousand of coverage purchased.
- Conversion is available to a cash value plan without evidence of insurability, on or after the first policy anniversary date.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Children's Term Rider

- Face amounts - \$1,000 to \$10,000 in \$1,000 increments.
- Provides level term insurance for one premium for all eligible dependent children of the primary insured who are at least 14 days of age, under age 19, unmarried, and living in a regular parent-child relationship with the insured.
- Eligible children are covered until the policy anniversary after their 25th birthday or the insured's 70th birthday, whichever occurs first. Conversion is then available to a cash value plan without evidence of insurability, for up to five times the rider amount.
- Should the primary insured die while eligible children are still covered by the rider, each dependent child will be provided a paid-up term policy until age 25.
- Premiums are level, uni-tobacco and unisex.

Guaranteed Purchase Option Rider

- Maximum amount for each option is the initial face amount of the policy not to exceed a total combined maximum of \$100,000 for all options.
- Allows the policyowner to purchase additional coverage, up to the initial face amount of the policy, at three specified option dates — the second, fifth and eighth policy anniversary dates — or for a specified life event.
- On the second, fifth, and eighth policy anniversary dates, insured's can purchase additional face amounts without evidence of insurability. They may also exercise a life event option on the date of the insured's marriage, birth of a living child, adoption of a child, or legal divorce. (Exercising a life event option date cancels out the next policy anniversary option date.)
- Rates are based on issue age, tobacco use, and rate per thousand of coverage purchased.
- The insured will be issued a separate policy and a policy fee will be included in the premium for the GPO when exercising this option.

Spouse Term Rider

- Face amounts - \$5,000 to \$50,000 for all issue ages in \$1,000 increments.
- Level premiums are based on issue age, uni-tobacco and premium per thousand of coverage purchased.
- Face amount cannot exceed the base policy's face amount.
- Conversion available to cash value plan without evidence of insurability.
- No spouse signature required.

Waiver of Monthly Deductions Rider

- Waives all monthly deductions for the policy and any riders if insured becomes totally disabled due to an accidental bodily injury or sickness. Disability must begin after the rider effective date and before the policy anniversary following the insured's 65th birthday and continue longer than the elimination period.
- An elimination period of six months applies. Premiums paid during this time are credited to the fund value after the claim for waiver of monthly deductions is approved.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Features

- Individual universal life insurance plan that provides affordable, cash value insurance protection to individuals in the payroll-deduction market.
- Flexibility to adapt to a customer's changing needs with adjustable death benefit amounts and flexible premiums.
- Premiums accumulate cash value based on current interest rates, which are subject to change. (Interest rates are guaranteed to be no lower than 4 percent).
- Loans – \$250 minimum; 6% loan interest rate; 4% guaranteed interest rate credited to the loaned cash value; net charge on loan of 2%.
- Death benefit paid to the beneficiary, regardless of other life insurance and Social Security.
- Portable coverage – Insureds may keep their policies if they change jobs or retire.

Eligibility Requirements

Employee

- Issue ages, 16-79.
- Employed full time (20+ hours per week).
- Actively at work on the date of enrollment.
- Employed with present employer for at least 90 days.

Spouse

Must be the spouse of an employee.

- **Individual Policy**
 - Issue ages, 16-79.
- **Spouse Term Rider**
 - Issue ages, 16-65.
 - May be added to an existing universal life plan.

Dependent

- **Individual Policy**
 - Issue ages, 0-17, (18-24 if a full-time student).
 - Dependent students ages 18-24 are issued adult plans and the tobacco question is required on the application.
 - No additional benefit riders are available on juvenile policies for insured's under the age of 17.

Children's Term Rider

- Issue ages: 14 days-18 years for children; 16-65 for the primary insured.
- Meets the definition of an insured child.
- May be added to an existing universal life plan.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Other Rider Eligibility

To purchase a policy rider, applicants must first qualify for a base Universal Life policy.

Accidental Death Benefit Rider:

- Issue ages, 16-65 for employees and spouses.
- May be added to an existing universal life plan when increasing the policy's death benefit.

Additional Coverage Term Rider:

- Issue ages, 16-50 for employees and spouses.
- Only provides coverage for the main insured.
- May be added to an existing universal life plan.

Guaranteed Purchase Option Rider:

- Issue ages, 16-60 for employees and spouses.
- Available only when a Universal Life policy is initially purchased.

Waiver of Monthly Deductions Rider:

- Issue ages, 16-55 for employees and spouses.
- May be added to an existing universal life plan when increasing the policy's death benefit.

Participation Requirements

To offer this plan, we require only 3 eligible applicants.

Premium Information

Employee and Spouse Policy

- Tobacco-distinct, unisex premiums
- Two face amount premium bands:
 - Band 1: \$5,000 - \$150,000
 - Band 2: \$150,001 – unlimited.

What Is Not Covered

If the insured commits suicide, whether he is sane or insane, within two years 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, minus any loans and loan interest.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Underwriting

Simplified Issue (SI)

- Available in all accounts with 100+ lives.
- Available for employee and spouse policies.
- Two questions—Eligibility and AIDS (knockout).
- One reflex health question—“Within the past 12 months, have you, or your spouse if applying for spouse coverage, been hospitalized or missed 5 or more consecutive days of work for any reason other than flu, pregnancy, accidents, allergies, back or knee disorder?” **If the “reflex” health question is answered “yes,” the applicant must automatically answer the Simplified Issue Level 1 health questions.**
- SI Limits – Employee and spouse: \$3 per week target premium or minimum \$5,000 face amount.

Simplified Issue Level One (SI1)

- Available in all accounts.
- Available for employee and spouse policies.
- Must answer Eligibility, AIDS, Height/Weight and five additional health questions.
- All Simplified Issue Level One health questions are “knockout.”
- SI1 limits – Employee: up to \$20 per week target premium, to maximum \$150,000; Spouse: up to \$10 per week target premium, to maximum \$75,000.
- Applicant and benefit representative know at point-of-sale whether coverage will be issued.

Full Underwriting

- Available in all accounts.
- Available for employee, spouse and juvenile policies.
- Required on all face amounts above Simplified Issue Level 1 guidelines.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Universal Life 1000 Sample Monthly Premiums Employee/Spouse, Option A

Sample Non-Tobacco Target Premiums

Issue Age	\$3/wk- \$13.00/mo		\$8/wk- \$34.67/mo		\$10/wk \$43.33/mo		\$12/wk \$52.00/mo		\$16/wk \$69.33/mo		\$20/wk \$86.67/mo	
	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*
25	\$16,810	\$6,661	\$54,166	\$22,052	\$69,109	\$28,198	\$84,051	\$34,358	\$113,936	\$46,663	\$163,562	\$52,544
35	\$11,206	\$3,971	\$36,111	\$13,137	\$46,072	\$16,797	\$56,034	\$20,465	\$75,957	\$27,793	\$95,881	\$35,129
45	\$7,116	\$2,083	\$22,931	\$6,889	\$29,257	\$8,808	\$35,583	\$10,731	\$48,236	\$14,573	\$60,888	\$18,419
55			\$14,025	\$2,474	\$17,894	\$3,164	\$21,763	\$3,856	\$29,501	\$5,237	\$37,239	\$6,620
65			\$8,160	\$1,840	\$10,411	\$2,355	\$12,662	\$2,872	\$17,164	\$3,905	\$21,666	\$4,938

* Guaranteed Cash Value is at the later of age 65 and 10 years, and is based on a 4% interest rate.

Sample Tobacco Target Premiums

Issue Age	\$3/wk- \$13.00/mo		\$8/wk- \$34.67/mo		\$10/wk \$43.33/mo		\$12/wk \$52.00/mo		\$16/wk \$69.33/mo		\$20/wk \$86.67/mo	
	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*	Face Amt.	Guar. Cash Value*
25	\$12,662	\$5,426	\$40,800	\$18,156	\$52,056	\$23,236	\$63,311	\$28,331	\$85,822	\$38,506	\$108,333	\$48,697
35	\$8,333	\$3,238	\$26,851	\$10,820	\$34,259	\$13,845	\$41,666	\$16,879	\$56,481	\$22,939	\$71,296	\$29,007
45	\$5,270	\$1,663	\$16,981	\$5,547	\$21,666	\$7,104	\$26,351	\$8,660	\$35,720	\$11,769	\$45,090	\$14,881
55			\$10,334	\$1,948	\$13,185	\$2,494	\$16,036	\$3,040	\$21,737	\$4,132	\$27,439	\$5,224
65			\$6,385	\$1,197	\$8,147	\$1,539	\$9,908	\$1,881	\$13,431	\$2,562	\$16,954	\$3,243

*Guaranteed Cash Value is at the later of age 65 and 10 years, and is based on a 4% interest rate.

Juvenile Policy

Sample Target Premium (Uni-tobacco) \$25,000 Policy Face Amount, Option A

Issue Age	Weekly Target Premium	Monthly Target Premium	Guaranteed Cash Value at Age 65*
14 days	\$2.25	\$9.75	\$12,297
5 years	\$2.48	\$10.75	\$11,758
10 years	\$2.83	\$12.25	\$11,498
15 years	\$3.23	\$14.00	\$11,085

*Guaranteed Cash Value is at age 65 and is based on a 4% interest rate.

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Dependent Student Policy Sample Target Premiums

\$35,000 Policy Face Amount, Option A-Non-Tobacco

Issue Age	Weekly Target Premium	Monthly Target Premium	Guaranteed Cash Value at Age 65*
18	\$4.30	\$18.65	\$14,296
20	\$4.63	\$20.05	\$14,597
21	\$4.71	\$20.40	\$14,087
22	\$4.87	\$21.10	\$14,064

*Guaranteed Cash Value is at age 65 and is based on a 4% interest rate.

\$35,000 Policy Face Amount, Option A-Tobacco

Issue Age	Weekly Target Premium	Monthly Target Premium	Guaranteed Cash Value at Age 65*
18	\$5.52	\$23.90	\$16,325
20	\$5.84	\$25.30	\$15,749
21	\$6.08	\$26.35	\$16,009
22	\$6.24	\$27.05	\$15,560

*Guaranteed Cash Value is at age 65 and is based on a 4% interest rate.

Sample Rider Monthly Premiums

Spouse Term Rider Sample Monthly Premiums						
Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
25	\$3.50	\$7.00	\$8.75	\$10.50	\$14.00	\$17.50
35	\$6.00	\$12.00	\$15.00	\$18.00	\$24.00	\$30.00
45	\$10.60	\$21.20	\$26.50	\$31.80	\$42.40	\$53.00
55	\$20.80	\$41.60	\$52.00	\$62.40	\$83.20	\$104.00
65	\$39.00	\$78.00	\$97.50	\$117.00	\$156.00	\$195.00

Children's Term Rider Sample Monthly Premiums	
\$1,000	\$0.45
\$2,000	\$0.90
\$3,000	\$1.35
\$4,000	\$1.80
\$5,000	\$2.25
\$6,000	\$2.70
\$7,000	\$3.15
\$8,000	\$3.60
\$9,000	\$4.05
\$10,000	\$4.50

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Accidental Death Benefit Rider

Issue Ages 16-65	Sample Monthly Premium per \$1,000 Death Benefit	
		\$0.12

Additional Coverage Term Rider

Issue Age	Sample Monthly Premium per \$1,000 Death Benefit	
	Non-Tobacco	Tobacco
25	\$0.15	\$0.22
35	\$0.19	\$0.36
45	\$0.47	\$0.96
50	\$0.74	\$1.53

Guaranteed Purchase Option Rider

Issue Age	Sample Monthly Premium per \$1,000 Death Benefit	
	Non-Tobacco	Tobacco
25	\$0.02	\$0.03
35	\$0.03	\$0.05
45	\$0.11	\$0.18
55	\$0.20	\$0.34
60	\$0.28	\$0.46

Waiver of Premium Rider Monthly Rate

Issue Age	Sample Rates per \$1,000
25	\$0.04
35	\$0.06
45	\$0.12
55	\$0.15

Applicable to AK, AL, AR, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, PA, RI, TN, TX, UT, VA, VT, WA, WI, WV, WY

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Whole Life

Comprehensive Long-Term Care Insurance Rider

Nursing or Residential Care Facility, Home Care and Respite Care Insurance

The rider is available and can be purchased at an additional cost to provide for flexible use of the Whole Life policy's death benefit.

Colonial Life's Comprehensive Long-Term Care Insurance Rider provides your employees with two kinds of insurance protection in one convenient Whole Life policy – life insurance benefits and long-term care benefits.

The Comprehensive Long-Term Care Insurance Rider reduces the Whole Life policy death benefit to provide monthly indemnity payments to help pay for the insured's long-term care services needed as a result of a chronic illness, serious accident, sudden illness, or cognitive impairment. The maximum benefit amount is equal to the policy death benefit, less any indebtedness.

BENEFITS

Care Setting	Monthly Benefit
Nursing or Residential Care Facility	Monthly indemnity benefit of 6% of the Death Benefit, less any policy debt, as of the end of the elimination period.
Home Care	Monthly indemnity benefit of 4% of the Death Benefit, less any policy debt, as of the end of the elimination period.
Respite Care	0.2% of Death Benefit per day for up to 21 calendar days each calendar year

FEATURES

- Benefit Payment Structure allows the employee to protect their savings and assets and have more choice in where long-term care is received. It provides coverage for all care settings, including the home.
- Advances the Whole Life death benefit in indemnity payments to help pay for the long-term care services needed as a result of the insured's inability to perform at least two of the six Activities of Daily Living (ADLs), or the insured's requiring substantial supervision due to severe cognitive impairment.
- Claim payments are made monthly (Respite care is paid daily) and are a percentage of the death benefit.
- Terminates on the first to occur: base policy terminates; when the owner requests termination of the rider; or the date the death benefit is exhausted from long-term care benefit payments.
- 90 calendar day elimination period (does not apply to Respite Care benefit).
- Six-month pre-existing conditions limitation period.

- Built-in Waiver of Premium due to payments of the long-term care benefit. Waives all premiums for the rider and the Whole life policy, when long-term care benefits are being paid. However, premium payments will not be waived if you are only receiving Respite Care Benefits.

ELIGIBILITY REQUIREMENTS

- Issue ages for employees and spouses:
 - Paid-Up at Age 65: 16-45
 - Paid-Up at Age 95: 16-79
- May be added to a Whole Life plan during the initial sale.

PREMIUM INFORMATION

Premiums are per thousand, unisex, tobacco distinct, and based on face amount and age.

WHAT IS NOT COVERED

Preexisting Conditions Limitation

There is a six (6) month waiting period for coverage of Preexisting Conditions that are disclosed on the application for the rider. No benefits will be paid for any benefit period that results from a Preexisting Condition not disclosed in the application and that starts during the first six (6) months after the effective date of the rider.

Plan Exclusions

The rider does not provide benefits for:

- a chronic illness caused by:
 - war or any act of war, whether declared or undeclared, or service in the armed forces or units auxiliary thereto, that occurs while the rider is in force;
 - suicide, whether or not the person had mental capacity to control what he or she was doing, attempted suicide, or intentionally self-inflicted injury;
 - the participation in a felony, for which the insured has been convicted under state or federal law, riot or insurrection; and
- treatment for alcoholism or drug addiction;
- any services received outside the United States, its territories or possessions or Canada;
- a chronic illness caused by aviation in the capacity of a non-fare paying passenger;
- services for which there is no charge in the absence of insurance;
- care, treatment or services provided by an immediate family member who is you, your spouse, the insured, the insured's spouse, and anyone related to you or the insured as a parent, child, sister or brother. In-laws are not considered immediate family members;
- services for which benefits are available under Medicare or other governmental programs (except Medi-Cal or Medicaid); or
- any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no fault law.



DEFINITIONS

Elimination Period means the first 90 calendar days of the Benefit Period. No benefits are payable for care or service received during this time. The 90 calendar days need not be continuous; however, it must be entirely within one benefit period.

Pre-existing Condition means a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services, within the six months preceding the effective date of the rider.

LONG-TERM CARE RIDER SAMPLE MONTHLY PREMIUMS

Paid-Up at Age 65 Plan

Issue Age	Monthly Sample Premium per \$1,000 Death Benefit
	Uni-Tobacco
25	\$0.01
35	\$0.02
45	\$0.04

LONG-TERM CARE RIDER SAMPLE MONTHLY PREMIUMS

Paid-Up at Age 95 Plan

Issue Age	Monthly Sample Premium per \$1,000 Death Benefit
	Uni-Tobacco
25	\$0.01
35	\$0.02
45	\$0.03
55	\$0.06
65	\$0.14