



How secure is your family's future without you?

Losing a loved one is always difficult. The last thing you need to worry about is the financial cost. Funeral expenses, medical bills and taxes are just the tip of the iceberg. Do you know how you would cover ongoing living expenses, such as the mortgage, health care and utilities?

Plan for the future with Colonial Life's Group Term Life insurance.

My Coverage Worksheet

What is Group Term Life Insurance?

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

Each employee will be provided with \$15,000 in employer-paid group term life insurance.

How much coverage do I need?

<input type="checkbox"/> You \$ _____ <ul style="list-style-type: none"> ■ Available in \$10,000 increments ■ Minimum of \$10,000 to a maximum of 5 times your salary to \$500,000¹ 	<input type="checkbox"/> Your spouse* \$ _____ <ul style="list-style-type: none"> ■ Available in \$5,000 increments ■ Minimum of \$5,000 to a maximum of \$500,000¹ ■ Spouse coverage cannot exceed your coverage amount² 	<input type="checkbox"/> Your dependent children* (Up to age 26) \$ _____ <ul style="list-style-type: none"> ■ Benefits available in \$5,000 increments to a maximum of \$10,000. ■ Each dependent child is covered for the same amount, except children from live birth to 6 months for whom the death benefit is \$1,000
<p align="center">12 Month Rates .16 per \$1,000</p>	<p align="center">12 Month Rates .16 per \$1,000</p>	<p align="center">12 Month Rates .14 per \$1,000</p>

*Dependent coverage must be sold in conjunction with supplemental coverage for the employee.

**The children's term rider rates are per thousand per dependent unit. The children's term rider is a blanket rider that covers all dependent children; therefore, one premium covers all children.

What other benefits are included?

- **Accelerated death benefit:** 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. 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.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

ONLINE

HealthAdvocate.com/members

ColonialLife-lifeplanning

TELEPHONE

1-800-422-5142

What features are included?

- **Portability:** All ported insureds will continue to pay at the active group rates.
- **Conversion:** You may be eligible to convert your coverage to a cash value 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.

Can I apply for guaranteed-issue coverage for my spouse or dependent children at the initial enrollment?

Yes, but their coverage will not be effective if they are currently totally disabled. Being totally disabled⁵ means the inability to perform two or more activities of daily living, being confined in a hospital or similar institution, or being unable to attend school outside the home (for a dependent child ages age 5 to 26). The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. However, 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.

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 GTL 1.0-C (including state abbreviations where used). 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.

1 In WA, minimum face amount available is \$25,000.

2 The maximum benefit is 50% of your benefit, up to \$250,000 in NE.

3 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.

5 In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements.