

Prepare now for long-term care costs

The day you may need long-term care might seem like a long way off, but unexpected events and challenging times could come at any point. A little planning now could go a long way in helping protect what you've worked so hard to build.

You could need long-term care at any age:

- You could have an accident or illness and need home health care or related services.
- When you get older, you could need nursing home services or home health care.

Many long-term care costs aren't covered by health insurance. Would you be able to manage these expenses without having to pull from your savings or rely on financial aid from others?

Whole Life Insurance from Colonial Life & Accident Insurance Company includes a long-term care benefit rider option to help you safeguard your assets. It can provide a monthly benefit for long-term care services to help protect your family's way of life.

Support during challenging times

Eric and his wife, Lisa, work full-time jobs to support their two children. The couple recently purchased a new home to accommodate their growing family. After a serious accident, Eric needed a home health care professional to provide medical assistance while he recovered. To cover these expenses, he was going to have to pull from savings or borrow money from family.

Fortunately, Eric had a whole life insurance policy with a long-term care benefit rider. His policy had a \$100,000 death benefit, and he needed assistance for three months.

He was able to receive a 4% monthly payment from his whole life policy's death benefit, which helped with his long-term care costs.

\$100,000 Death Benefit

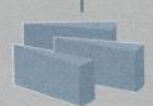


\$88,000

Remaining Death Benefit

-\$12,000

Three \$4,000 monthly benefits



For illustrative purposes only.



A monthly payment to help you

You may be eligible for long-term care benefits if you require substantial supervision due to severe cognitive impairment or if you're unable to perform at least two of the six Activities of Daily Living (ADLs). The monthly benefit varies based on your care setting.

Care setting	Monthly benefit*
Long-term care facility [example: nursing home]	6% of Death Benefit
Assisted living facility	6% of Death Benefit
Home health care agency or licensed home health care professional	4% of Death Benefit
Adult day care	4% of Death Benefit

*Monthly benefit provided for each benefit period, minus any policy loans, as of the end of the 90-day elimination period.

A reliable backup plan

A whole life insurance policy with a long-term care benefit rider can:

- Provide access to a portion of your whole life policy's death benefit to help you pay for services you may need for a chronic illness, serious accident, sudden illness or cognitive impairment.
- Offer coverage for various long-term care settings and services, including in-home care and assisted living facilities.
- Forgive premiums on your whole life policy while long-term care benefits are paid under the rider.

While the long-term care benefit rider isn't meant to cover all long-term care expenses, it's a more affordable way to get extra financial protection that could help you during challenging times.

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The benefits of good hard work.®

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Talk with your Colonial Life benefits counselor about how a long-term care benefit rider can help provide you valuable financial security.

This coverage has exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits counselor.

Applicable to rider form WL-LTC. This brochure is not complete without the corresponding outline of coverage form WL-LTC-O. This includes state variations where applicable: for example, WL-LTC-DE and WL-LTC-O-DE.

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Whole Life Insurance

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

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with Colonial Life's Whole Life Insurance.

What is whole life insurance?

Whole life insurance can help provide protection for you and those who depend on you. You won't have to worry about becoming uninsurable later in life, and your premiums won't increase as you get older.

With whole life insurance, you receive a guaranteed death benefit, which can help with funeral costs and other immediate expenses. Also, throughout the life of the policy, you can access its cash value through a policy loan, and use the money for emergencies.

What are the advantages of Colonial Life's Whole Life Insurance?

- Your premiums will never increase because of changes in your health or age.
- You can take the policy with you even if you change jobs or retire, with no increase in premium.
- A guaranteed purchase option means you can purchase additional whole life coverage — without having to answer health questions — at three different points in the future.
- With the accelerated death benefit, you can request up to 75 percent of your benefit to a maximum of \$150,000 if you are diagnosed with a terminal illness.*
- An immediate \$3,000 claim payment can help your designated beneficiary pay for funeral costs or other expenses.



**30% of Americans
(70 million) know they
need more life insurance.**

Facts About Life, LIMRA 2015



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

Talk with your Colonial Life benefits counselor for information about what level of coverage would work best for you.

Benefits worksheet

For use with your Colonial Life
benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

YOU \$ _____
FACE AMOUNT

Select the option:

- Paid-up at age 65
- Paid-up at age 95

SPOUSE \$ _____
FACE AMOUNT

Select the option:

- Paid-up at age 65
- Paid-up at age 95

JUVENILE \$ _____
FACE AMOUNT

Select any optional riders:

- Spouse term life rider
\$ _____ face amount
for _____-year term period
- Children's term life rider
\$ _____ face amount
- Waiver of premium benefit rider
- Accidental death benefit rider

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

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Product options

Paid-up at age 65 or paid-up at age 95

These two plan design options allow you to select what age your premium payments will end. You can choose to have your policy paid up when you reach age 65 or 95.

Guaranteed purchase option

If you are age 55 or younger when you purchase the policy, you have the option to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Additional coverage options

Spouse whole life policy

This policy offers a guaranteed death benefit, guaranteed level premiums and guaranteed cash value accumulation – whether or not you buy a policy on yourself.

Spouse term life rider

You can purchase term life coverage for your spouse, with a maximum death benefit of up to \$50,000. 10-year and 20-year coverage periods are available, based on the policy you select. You can choose to convert this coverage to a cash value policy within certain time periods later on – without having to answer health questions.

Juvenile whole life policy

You can purchase a policy while children are young and premiums are lower – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan design is paid-up at age 65.

Children's term life rider

You may purchase up to \$10,000 in term life coverage for each of your eligible dependent children and pay one premium. You can later convert this coverage to a cash value life insurance policy – without having to answer health questions. You can add this additional coverage to either the primary or the spouse policy, but not both.

Waiver of premium benefit rider

Your premiums on the whole life policy and any riders attached to it will be waived if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period (the amount of time until benefits are payable).

Accidental death benefit rider

This rider pays an additional benefit if you die as a result of an accident before age 70. The benefit doubles if the accident occurs while you are a fare-paying passenger. An additional 25% of the accidental death benefit will be paid if you die due to an injury sustained while driving or riding in a private passenger vehicle and you are wearing a seat belt.

*Any payout would reduce the death benefit.

EXCLUSIONS AND LIMITATIONS

If the insured commits suicide within two years (one year in ND) from the coverage effective date or the date of reinstatement (not applicable in AR), whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC07-WL-NGPO-65/WL-NGPO-65, ICC07-WL-NGPO-95/WL-NGPO-95, ICC08-WL-GPO-65/WL-GPO-65, ICC08-WL-GPO-95/WL-GPO-95 and applicable state variations.