

# Whole Life Insurance



Our Whole Life 1000 plan offers dependable lifetime coverage, guaranteed cash value and two types of important financial protection to help employees during challenging times.

Whether employees want the financial security of a guaranteed death benefit or access to the plan's cash value through a policy loan for emergency situations, Whole Life 1000 has the flexibility to provide both. Plus, an optional rider gives employees flexibility to use their death benefit for covered long-term care expenses.

<p><b>Flexible use of death benefit</b> (optional rider available at an additional cost)</p>	<p>Long-term Care Benefit Rider draws down the death benefit to help pay covered long-term care expenses.</p>
<p><b>Product guarantees</b> (as long as premiums are paid and no loans are taken)</p>	<ul style="list-style-type: none"> <li>■ Death benefit won't change.</li> <li>■ Cash value will increase.</li> <li>■ Premiums won't increase.</li> </ul>
<p><b>Attractive underwriting</b></p>	<ul style="list-style-type: none"> <li>■ Face amounts up to \$300,000.</li> <li>■ Guaranteed issue available.</li> <li>■ No height/weight question on simplified issue underwriting.</li> <li>■ Spouse signature not required for whole life policy or Spouse Term Rider with face amounts up to \$50,000, except in states that require applicant to sign.</li> </ul>
<p><b>Family coverage options</b></p>	<ul style="list-style-type: none"> <li>■ Stand-alone spouse policy available with no employee policy required.</li> <li>■ Spouse Term Rider (10- and 20-year) and Children's Term Rider available on employee policy.</li> </ul>
<p><b>Competitive features</b></p>	<ul style="list-style-type: none"> <li>■ Two plan designs based on length of time premiums are paid (Paid-up at Age 65 and Paid-up at Age 95).</li> <li>■ Coverage for broad issue age ranges, up to 79 on Paid-up at Age 95 plan.</li> <li>■ Tobacco-distinct, unisex rates.</li> <li>■ Accelerated Death Benefit due to terminal illness.</li> <li>■ Guaranteed Purchase Option allows the purchase of additional whole life coverage at three future points with no health questions asked.</li> <li>■ \$3,000 Immediate Claim Payment.</li> <li>■ Policy loans available (\$100 minimum).</li> <li>■ Policy pays cash surrender value at age 100 (when the policy ends).</li> <li>■ Coverage is portable.</li> </ul>
<p><b>Optional rider</b></p>	<p>Waiver of Premium Rider waives premiums on the policy and any riders attached to it in the event of covered total disability.</p>

Talk with your benefits representative to learn more about Whole Life 1000.

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Product has exclusions and limitations that may affect benefits payable. Benefits and rider options vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

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