



May 3, 2011

Department of Administration
Purchasing Division
Building 15
2019 Washington Street, East
Charleston, West Virginia 25305

RE: Enclosed Proposal – RFQ # DPS1127

Colonial Life & Accident Insurance Company is pleased to submit the enclosed proposal. We are presenting the following personal insurance products and services:

- Universal Life Insurance
- Short Term Disability Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Term Life Insurance
- Benefits Communication and Enrollment Services
- Customer Services

We believe you will be pleased with the wide range of tailored support Colonial Life can provide. We excel in providing comprehensive, flexible benefits communications and enrollment support for our accounts, backed by ongoing quality customer service to both our accounts and our policyholders. We also take great pride in being an industry leader in offering voluntary, payroll-deducted employee benefits at the work site.

We understand that an addendum has been issued extending the due date to May 4, 2011. If you have questions or need additional information, please contact me at 803.678.6430. We thank you in advance for your consideration.

Sincerely,

Sheila Petty
Manager, Proposal Services
Colonial Life
swpetty@coloniallife.com

RECEIVED

2011 MAY -4 PM 12:35

WEST WASHINGTON
DIVISION

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

2011 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210



PROPOSAL
FOR
WEST VIRGINIA STATE POLICE

PRESENTED BY: RICH HESLOP
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
2706 BAR HARBOR COURT
LEWIS CENTER, OHIO 43035
r121676@aol.com
PHONE: 614.519.1211

PROPOSAL DUE DATE: MAY 4, 2012

PROPOSAL IS VALID FOR 120 DAYS FROM THE DUE DATE

UNDERWRITTEN BY:

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
POST OFFICE BOX 1365
COLUMBIA, SOUTH CAROLINA 29202

Colonial Life is committed to helping working Americans and their families minimize personal financial risk with a comprehensive offering of voluntary benefits through the workplace. Colonial Life compensates producers to facilitate the sale and delivery of these valuable benefits. This compensation might include commissions as well as various incentives and awards.

We support disclosure of compensation programs for our products, and your insurance advisor can provide you with complete information about these programs. You may also learn additional information about our compensation programs by contacting our Plan Administrator Service Center at 1-800-256-7004.

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SECTION 1

EXECUTIVE SUMMARY

Executive Summary –West Virginia State Police

Thank you for considering Colonial Life.

People make the difference, in your business and in ours. You want to offer your employees the best benefits package you can, and so do we. Our professional benefit counselors are dedicated to making benefits count for you and your employees.

Not only can we help you design a flexible employee benefits package that fits your needs as well as your employees' needs, we can also help you in educating and communicating your complete benefits package to your employees as well.

As counselors for your employees' benefits needs, we come to your worksite and spend one-to-one time with each employee to provide simple, straightforward advice about the benefits they have — and those they need to fit their individual lifestyles and budgets.

Only through Colonial Life can you find these benefit solutions together in one place. Colonial Life is a single-source provider of:

- **Benefits counseling to help each employee understand and appreciate benefits available at work.**
- **Enrollment services that save time and money.**
- **Insurance products tailored to personal needs.**

To illustrate the value of our services and products, we are providing the following information about our competitiveness in the marketplace. We hope this information will be helpful for you in considering Colonial Life as your provider of personal insurance products through the workplace.

Please note the following services can be offered, if we obtain mandatory one to one employee access and sufficient time is available for implementation in addition to being allowed to market 2 of our personal insurance plans in these meetings. :

- **Dependent verification services** – Through Colonial Life's Harmony® enrollment system, employers can verify and validate their dependent file data. During one-to-one counseling sessions, benefit counselors educate your employees about the eligibility criteria, reviewing any definitions covered in summary plan documents. The client can use the information returned after the enrollment to determine whether additional follow-up or documentation is required from employees.
- **Customized Communications** – Colonial Life has the ability to tailor a complete benefits communication campaign for our premier clients. We will develop and implement a communications strategy, which can include print, multi-media and web technology that best supports your enrollment needs. This is provided **at no charge** and can include the following:

Print Options

- **Information brochures**
- **Custom employee fliers and posters** – Distributed to announce the enrollment
- **Employee benefit booklet** – A benefit overview booklet or more detailed core benefit booklet (based on client's level of commitment to the enrollment) allows you to provide an overview or highlight a comprehensive review of the core and Colonial Life benefits available. We do require on site mandatory one-to-one meetings with all benefit eligible employees, the offering of at least two or three Colonial Life products and a six-week lead time starting at the point all final content is received in order to be able to offer the benefit booklet **at no charge**. Benefit booklets can be delivered sooner and support ecological initiatives if provided as a PDF and posted on client intranet sites in place of printed copies.

Electronic Options

- **Custom video presentation** – A video providing an overview of core benefits may be available as an alternative or complement to the benefit booklet when the benefit booklet is made available electronically on your intranet sites.
- **E-mail campaign** – Can be used to announce the enrollment to management and employees as well as outline the enrollment process and what employees can expect during the enrollment.
- **Presentations** – Groups and one-to-one meetings.

Custom Web Development Options

- **Custom web sites**
- We have included details in the respective product sections on guaranteed issue underwriting offers for Universal Life insurance and Short Term Disability insurance.

Our Mission

Colonial Life is committed to helping working Americans understand and appreciate the benefits available to them through the workplace and to select the benefits they need to protect their families and lifestyles.

We were founded on that premise in 1939, providing insurance protection to everyday working Americans and their families. We pioneered the concept of worksite marketing in 1955 and then paved the way for payroll-deducted premiums. We have built on that expertise ever since.

Benefits Communication and Enrollment Expertise

We realize that benefits communication plays an intricate role in orchestrating a successful benefits program and enrollment, and we are prepared to fulfill that role for you. Our benefits solution is more than just a menu of personal insurance products – it is an entire package designed to help your employees understand and appreciate the benefits you offer them.



We work to deliver a benefits enrollment program that is both effective and efficient. We offer cutting-edge services and options, depending on your business' enrollment and communication needs. Whichever option best fits your needs, the web-based technology that powers all of our enrollments is our simple-to-use Harmony® electronic enrollment system, which features online and offline capabilities. Using the Harmony® system, Colonial Life benefit counselors can review employees' current benefit plans and help them make better decisions about their options.

However, we offer something even more valuable than these services: our counseling and facilitation. We think it is important that we review your enrollment needs and help you determine the enrollment method and approach that will work best for you and your employees, based on your company's characteristics. Then we will work with you, our sales team and internal areas to meet those enrollment needs.

Please see the section titled, **Presentation of Benefits Communication and Enrollment Services** for additional information.

The Public Sector Market

Colonial Life has been serving the needs of public sector employers and employees since 1954. Colonial Life currently works with:

- More than 40 State Governments
- More than 1,500 County Governments
- More than 2,700 Cities (Municipal Entities)
- More than 2,600 Educational Agencies

Colonial Life is a corporate partner or works with the following public sector associations:

- International City/County Managers Association
- Association of School Business Officials
- National Association of State Personnel Executive
- Conference of Minority Transportation Officials

Support for Large Accounts

Colonial Life's Premier Client Services area is dedicated to ensuring that the total benefits enrollment, implementation, ongoing service, and support of our large accounts are smooth and effective for all involved. The area works to bring a cohesive home office and sales team approach to building relationships with our premier clients that are strong, economically viable and beneficial for everyone.

We have more than 50 years of experience in working with large customers with 1,000 employees or more. Our experience tells us that larger clients often require specialized services.

Working together, we develop, communicate and manage a business plan to conduct a successful benefits program for you. Our team consists of Client Consultants, Client Managers, Implementation



Managers, Communication Consultants, Enrollment Data Managers and Account Service Representatives along with our local team of benefit counselors.

Our Service Commitment

We realize that an enrollment is only as good as the service that follows. The most important step we can take is to ensure we deliver on our commitments through quality billing, claims processing and individual customer service.

We set aggressive service standards, focused on goals such as quick and accurate response to customer service requests, processing billing changes and handling claims. We constantly raise the bar on our service standards in our ongoing efforts to provide you with easier, faster and more customer-friendly service.

Customer Service – While technology is crucial in providing our customers with efficiency and convenience, we never overlook the value of one-to-one service. Our people, our training and our quality management programs are our greatest strengths. We have more than 70 employees in our Customer Service Center, including bilingual representatives. Each of these employees is trained and dedicated to providing fast, efficient service to our policyholders.

Colonial Life has set rigorous goals to ensure customer satisfaction. Each quarter we measure our service performance to plan administrators and policyholders, then publish the latest results for the world to see. Superior service is our number one goal and we hold ourselves accountable to ensure you receive it.

Fast and Simplified Underwriting – We make fast, often automatic underwriting decisions with little information, compared to the typical individual insurance market. Most of our policies are simplified issue and require only a few health questions. The extensive (and often expensive) underwriting techniques used in the large-case individual life and disability markets just aren't practical in our payroll-deduction market. We strive to keep the process simple for everyone.

Processing Capabilities – Thanks to our dedicated team of employees and our investment in state-of-the-art technology solutions, we are capable of issuing some of the highest volumes of policies in the industry. Provided in both printed and internet formats, customers receive policies quickly, accurately and in the format they chose. Our capability to issue so many policies with minimal turnaround times is another capability in which we are an industry leader.

Sophisticated Billing Systems – We have people and systems that can handle the most complicated billing situations. Thanks to our rapidly growing E-Services technology, we can handle virtually any billing frequency to meet an account's needs.

Not only do we track each policyholder for personal service and claims, we also track all of the policyholders of an account and use that information for billing purposes and to provide additional services to that account. We offer a website dedicated exclusively to our accounts' plan administrators. We continually increase our account offerings to make our business administration as simple as possible for you. This includes 24/7 access to view bills online, including the bill in

Excel. Plan Administrators have the ability to view employee information and or submit employee-level changes on line. Our most notable service is Ez Billing, where Colonial Life will reconcile your bill for you. The website, along with the services, are all free of charge.

Fast and Efficient Claims Processing – Although account service is a high priority, we know that the bottom line for all our customers is claims processing and payment. We have the ability to process vast numbers of claims of all sizes quickly and efficiently.

Many of our claims are adjudicated the same day we receive them. Nine out of every 10 claims are resolved – paid or denied – within 10 working days. We process about 800,000 claim filings each year, and in an average month, we pay out over \$35 million in benefits.

Colonial Life offers several ways to submit claims. Policyholders can submit many wellness claims directly over the telephone. Other claims can be faxed, e-mailed or mailed – whichever is more convenient. Policyholders can check claims status 24 hours a day, seven days a week through our automated telephone line or our website. Policyholders will be notified by telephone that their claim has been received. If they select the electronic messaging option, they will receive a call once the claim is processed. Finally, policyholders can choose overnight check delivery, providing benefits quickly.

Please see the section titled, **Presentation of Service Capabilities** for additional information.

Product Leadership

We offer a broad portfolio of personal insurance products that are important to the financial security of our customers and their families.

Our leading insurance plans include the following:

- **Disability Insurance** helps protect employees' most valuable asset – their income. This insurance provides income to help offset the financial losses that can result when employees are unable to work due to injury or illness. Colonial Life offers a variety of short-term individual and group disability plans for on- and off-the-job coverage. We first offered a disability plan in the early 1970's.
- **Accident Insurance** helps offset the direct and indirect expenses resulting from an accident such as co-payments, deductibles and other costs not covered by traditional health plans. Some Colonial Life accident policies are also available to spouses, children and adult dependents of employees. Accident coverage was introduced in 1955.
- **Life Insurance** can be a valuable complement to employer-provided life coverage, which may not offer enough protection. Colonial Life's term, universal and whole life plans can help employees tailor their protection to meet their individual needs. Also, these plans are portable, so employees can take their coverage with them if they change jobs or retire. We began offering life insurance in 1939 when we were founded.
- **Special Risk Insurance** helps pay the direct and indirect costs of cancer or other critical illnesses such as heart attacks and strokes. Our group or individual insurance plans help protect employees' assets from the often lengthy and expensive treatments associated with



serious illnesses. Screening benefits on some cancer plans also encourage regular exams that can help detect cancer earlier and increase the probability of successful treatment. Colonial Life has offered cancer products since the 1960's and started offering critical illness insurance in 1998.

- **Supplemental Health Insurance** helps offset co-payments and deductibles not covered by most major medical plans. This insurance provides hospital confinement and intensive care coverage. With group and individual plans, Colonial Life's supplemental health insurance portfolio also includes HSA-compliant plans. Additionally, employees may select from different levels of coverage to best meet their needs. Colonial life began offering hospital confinement insurance in the 1970's.

Details on the specific products included in this proposal are provided in the respective product sections.

Financial Stability & Strength

As a member of the Unum family of companies, Colonial Life is a strong industry leader with a secure future. The company's financial position remains solid and well positioned to serve customers' needs and deliver on promises now and in the future. Colonial Life operates as a stand-alone entity of Unum Group, a Fortune 500 company. Our entire operation – customer call centers, underwriting, claims processing, product development and marketing activities – is managed independently at our headquarters in Columbia, South Carolina.

Solid History and Commitment

At Colonial Life, we take pride in our sound 70+ year history of meeting the changing benefits needs of employers and employees. We are committed to helping you provide the best in benefits communication and personal insurance products to your employees.

Financial Stability

The Strength of a Leader

Colonial Life.
Making benefits count.

When choosing an insurance company, people want a provider that is both stable and financially sound. You can count on that with Colonial Life.

As a member of the Unum family of businesses, Colonial Life is a strong industry leader with a secure future. The company's financial position remains solid and well positioned to serve customers' needs and deliver on promises now and in the future.

Colonial Life operates as a stand-alone business of Unum, a Fortune 500 company. Our entire operation – customer call centers, underwriting, claims processing, product development and marketing activities – is managed independently at our headquarters in Columbia, S.C.

Strong Financial Background

Colonial Life has a long tradition of consistent, profitable financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the strength of our balance sheet.

- Since 1939:
 - Statutory premiums have grown at an average compound annual growth rate of 14 percent.
 - Colonial Life's statutory assets have grown at an average compound annual growth rate of 17 percent.
 - Total statutory liabilities have grown at an average compound annual growth rate of 18 percent.
- Over the last 10 years, policyholder reserves, which exceed 90 percent of liabilities, have grown at an average compound annual growth rate of 6 percent.

We take pride in the overall financial strength of our company, and we want you to know about our:

- Consistently strong industry ratings.
- Strong investment portfolio.
- Long-term profitable growth.

Colonial Life has the resources and the integrity to meet its obligations to customers and continue to grow the company. As a proven industry leader with a strong financial background, we can make benefits count for employers and employees.

Fast Facts About Colonial Life

- Headquartered in Columbia, S.C.
- Founded in 1939.
- 1,100 employees.
- Approximately 8,000-member independent contractor sales organization nationwide.
- 6,100 active Colonial Life-contracted brokers.
- Offers a broad portfolio of personal insurance products including disability, accident, life, cancer, critical illness and hospital confinement coverage.
- Continues to be a leader in benefits consulting and education, enrollment and customer service while providing personal insurance products to employers and their families through the workplace.
- Operates in 49 states, the District of Columbia and Puerto Rico. In New York, similar products and services, if approved, are underwritten by a Colonial Life affiliate, The Paul Revere Life Insurance Company.
- Serves more than 70,000 businesses and organizations.
- Approximately 3 million policies in force.¹
- Is a stand-alone business of Unum, a Fortune 500 company and a market leader in disability, critical illness, life, long-term care and voluntary benefits.
- Received "Readers' Choice Awards" for best consumer-driven products, best enrollment, carrier that works best with brokers, and best at embracing new technology.²
- Named one of the top two best large companies to work for in S.C.

¹ Colonial Life & Accident Insurance Company corporate records as of year-end 2010.

² Benefits Selling Magazine, 2010.

Consistently Strong Industry Ratings³

While the ultimate judge of an insurance company is the customer, independent rating agencies also judge, or rate, insurance companies. These ratings can help you determine the financial strength and liquidity of a company. Unum's primary subsidiaries⁴ consistently earn strong financial strength ratings from the four major rating agencies.

A.M. Best Company

Colonial Life	A Excellent
Unum Life	A Excellent
First Unum Life	A Excellent
Provident Life and Accident	A Excellent
Provident Life and Casualty	A Excellent
Paul Revere Life	A Excellent

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

Moody's Investors Service

Colonial Life	A 3 Good
Unum Life	A 3 Good
First Unum Life	A 3 Good
Provident Life and Accident	A 3 Good
Paul Revere Life	A 3 Good

Moody's appends numerical modifiers 1, 2 and 3 to each generic rating classification from Aa through Caa. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category; the modifier 2 indicates a mid-range ranking; and the modifier 3 indicates a ranking in the lower end of that generic rating category.

Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations.

Standard & Poor's

Colonial Life	A- Strong
Unum Life	A- Strong
First Unum Life	A- Strong
Provident Life and Accident	A- Strong
Paul Revere Life	A- Strong

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating categories.

A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms.

Fitch

Colonial Life	A Strong
Unum Life	A Strong
First Unum Life	A Strong
Provident Life and Accident	A Strong
Provident Life and Casualty	A Strong
Paul Revere Life	A Strong

Plus (+) or minus (-) may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the 'AAA' category or to ratings below the 'B' category.

A Fitch Insurer Financial Strength (IFS) rating provides an assessment of the financial strength of an insurance organization. The IFS Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, and reflects the ability of the insurer to meet these obligations on a timely basis.

A.M. Best Financial Strength Ratings

Secure Ratings

A++, A+	Superior
A, A-	Excellent
B++, B+	Good

Vulnerable Ratings

B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Moody's Long-Term Insurance Financial Strength Ratings

Aaa	Exceptional
Aa	Excellent
A	Good
Baa	Adequate
Ba	Questionable
B	Poor
Caa	Very Poor
Ca	Extremely Poor
C	Lowest

Standard & Poor's Insurer Financial Strength Ratings

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
R	Regulatory Supervision
NR	Not Rated

Fitch Long-Term International IFS Ratings

Secure Ratings

AAA	Exceptionally Strong
AA	Very Strong
A	Strong
BBB	Good

Vulnerable Ratings

BB	Moderately Weak
B	Weak
CCC	Very Weak
CC	Extremely Weak
C	Distressed

³ Industry ratings are not a warranty of an insurer's financial strength, current or future ability to meet its obligations to policyholders nor a recommendation of a specific policy form, contract, rate or claim practice. In addition, industry ratings do not address the suitability of a particular insurance policy or contract for a specific purpose or purchaser.

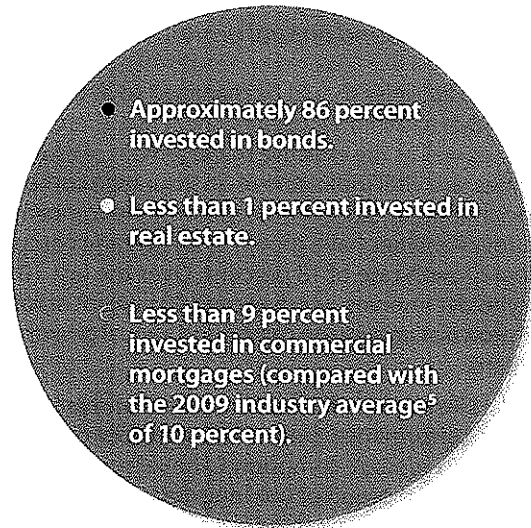
⁴ Unum's primary subsidiaries are Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, The Paul Revere Life Insurance Company, Colonial Life & Accident Insurance Company, and First Unum Life Insurance Company.

Strong Investment Portfolio

Colonial Life's investment program is characterized by a long-term view and prudent management of financial risk. The foremost requirement of Colonial Life's investment program is that the ability to meet policyholder commitments cannot be impaired by investment results. Therefore, we manage our assets in a manner that ensures we meet this basic responsibility during all economic conditions.

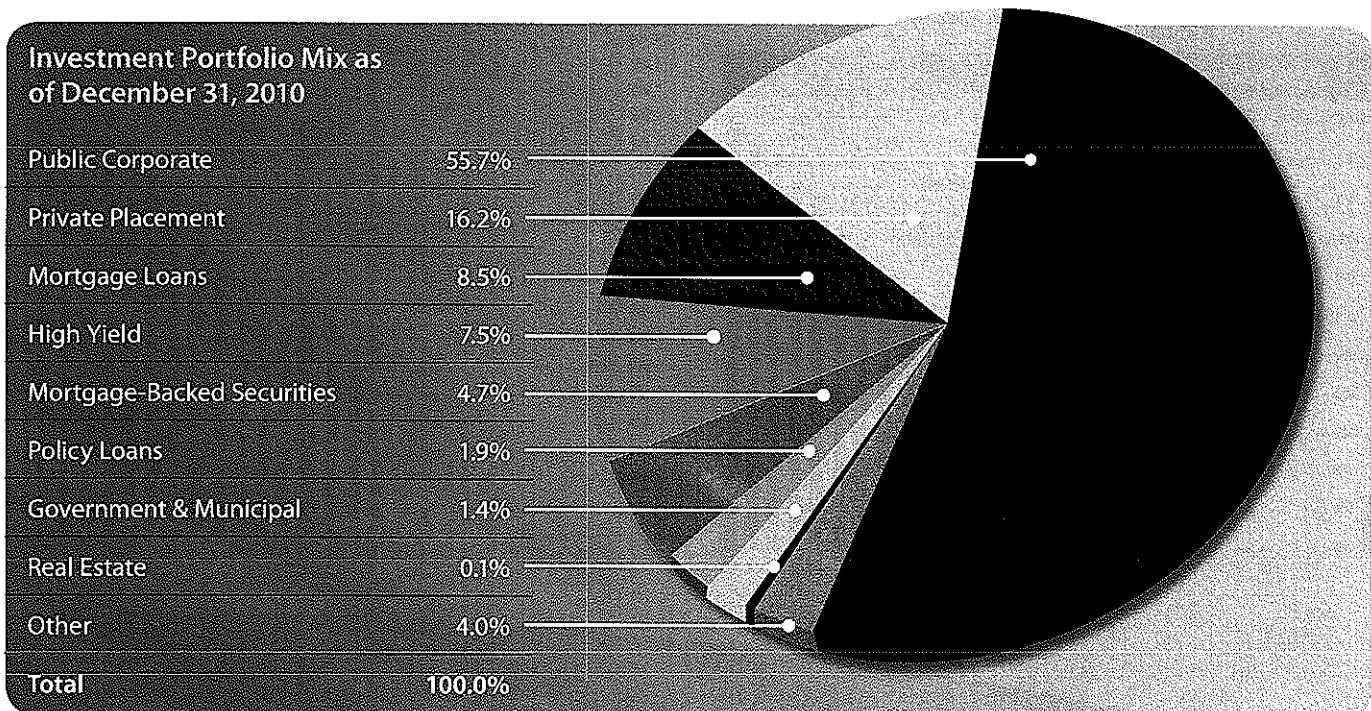
Colonial Life has a strong investment portfolio invested in diverse markets and securities, which reduces the effect of unexpected events on the total investment program.

Colonial Life's portfolio as of December 31, 2010, had limited exposure to potentially risky investments such as commercial real estate and commercial mortgages.



Investment Portfolio Mix

Colonial Life's investments are positioned to support the long-term strength of the company and its strategy of sustainable growth.



⁵ Source: A.M. Best Company year-end 2009 Best's Aggregates & Averages.

Long-Term Profitable Growth

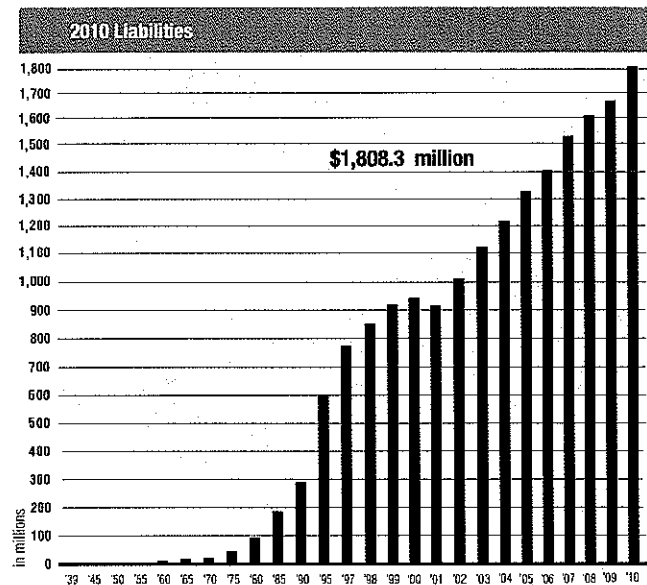
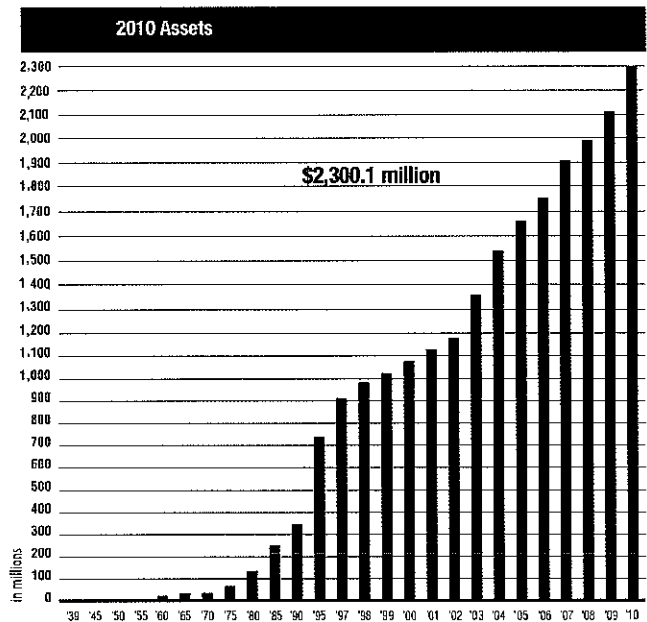
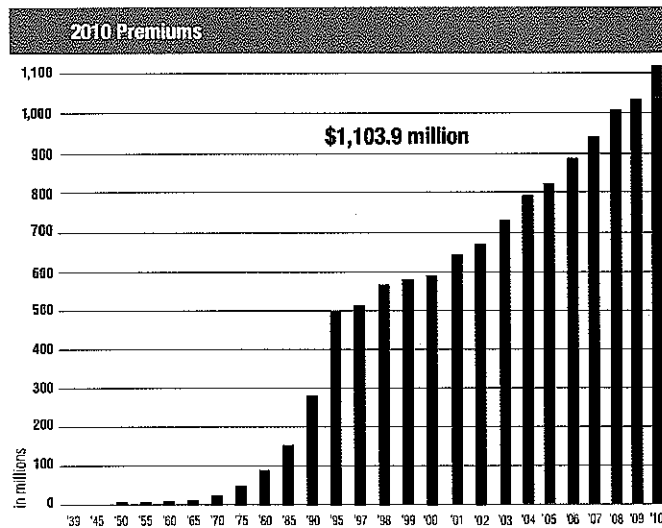
A history of prudent investment strategies and financial integrity has enabled Colonial Life to sustain long-term growth to benefit policyholders. Our practice of investing in quality securities has resulted in a 17 percent average compound annual growth rate in statutory assets since the company was founded.

Assets and liabilities should be managed so as to complement one another to minimize balance sheet risk. Therefore, asset quality, as well as the effective management of assets and liabilities, are vital indicators of an insurance company's financial strength. Since the inception of the company, total statutory liabilities have grown at an average compound annual growth rate of 18 percent. Over the last 10 years, policyholder reserves, which exceed 90 percent of liabilities, have grown at an average compound annual growth rate of 6 percent.

Colonial Life has a tradition of consistent and profitable financial performance. Since 1939, statutory premiums have grown at an average compound annual growth rate of 14 percent. We are proud of our long-term record of consistent growth that helps guarantee our ability to meet current and future policyholder commitments.

Count on Colonial Life

The quality of our investment portfolio and the strength of our balance sheet are important factors in our ability to sustain overall strength in the marketplace. We are committed to providing affordable insurance products to meet our customers' needs, to meeting our financial commitments, and to making benefits count.



Colonial Life
 1200 Colonial Life Boulevard
 Columbia, South Carolina 29210
 coloniallife.com

2/11

Colonial Life.

Making benefits count.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

43562-34



SECTION 2

COMPLETED REQUIRED FORMS



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
DPS1127

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF
**TARA LYLE
 304-558-2544**

VENDOR

RFQ COPY
TYPE NAME/ADDRESS HERE
 Colonial Life & Accident Insurance Company
 1200 Colonial Life Boulevard
 Columbia, South Carolina 29210

SHIP TO

WEST VIRGINIA STATE POLICE

**4124 KANAWHA TURNPIKE
 SOUTH CHARLESTON, WV
 25309 304-746-2141**

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
03/24/2011				

BID OPENING DATE: **04/21/2011** BID OPENING TIME **01:30PM**

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
0001	1	LS		962-47		
<p>INSURANCE SERVICES</p> <p>OPEN-END CONTRACT</p> <p>THE WEST VIRGINIA PURCHASING DIVISION FOR THE AGENCY, WV STATE POLICE, IS SOLICITING BIDS TO PROVIDE BASIC LIFE INSURANCE, OPTIONAL LONG TERM DISABILITY AND ACCIDENTAL DEATH AND DISABILITY INSURANCE PER THE ATTACHED SPECIFICATIONS.</p> <p>INQUIRIES: WRITTEN QUESTIONS WILL BE ACCEPTED UNTIL CLOSE OF BUSINESS ON 04/05/2011. QUESTIONS MAY BE SENT VIA USPS, FAX, COURIER OR E-MAIL. IN ORDER TO ASSURE NO VENDOR RECEIVES AN UNFAIR ADVANTAGE, NO SUBSTANTIVE QUESTIONS WILL BE ANSWERED ORALLY. IF POSSIBLE, E-MAIL QUESTIONS ARE PREFERRED. ADDRESS INQUIRIES TO:</p> <p>TARA LYLE DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305</p> <p>FAX: 304-558-4115 E-MAIL: TARA.L.LYLE@WV.GOV</p> <p>EXHIBIT 3</p>						<p>Please see enclosed rate pages.</p>

SEE REVERSE SIDE FOR TERMS AND CONDITIONS			
SIGNATURE Sheila Petty <i>Sheila Petty</i>	TELEPHONE 803.678.6430	DATE May 2, 2011	
TITLE Manager, Proposal Services	FEIN 57-0144607	ADDRESS CHANGES TO BE NOTED ABOVE	

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

GENERAL TERMS & CONDITIONS
REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia.
2. The State may accept or reject in part, or in whole, any bid.
3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
5. Payment may only be made after the delivery and acceptance of goods or services.
6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vrc/hipaa.htm and is hereby made part of the agreement. Provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as **EQUAL** to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).

RFQ No. DPS1127

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality; county board of education; any instrumentality established by a county or municipality; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

EXCEPTION: The prohibition of this section does not apply where a vendor has contested any tax administered pursuant to chapter eleven of this code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

Under penalty of law for false swearing (*West Virginia Code §61-5-3*), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated.

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: Colonial Life & Accident Insurance Company

Authorized Signature: Sheila Petty *Sheila Petty* Date: May 2, 2011

State of South Carolina

County of Richland, to-wit:

Taken, subscribed, and sworn to before me this 2nd day of May, 2011.

My Commission expires January 22, 2017.

AFFIX SEAL HERE

NOTARY PUBLIC *Daniel Chastain*



SECTION 3
REFERENCES

References

Account: WESBANCO
Contact: Bob Babincheck
Phone: 304.234.9517
Colonial Life account since 2008

Account: WVU EAST City Hospital
Contact: Martha Griseal
Phone: 304.264.1000
Colonial Life account since 2007

Account: Ohio Valley Employers Construction Council
Phone: 304.242.0520
Contact: Tom Cerra



SECTION 4

PRESENTATION OF UNIVERSAL LIFE INSURANCE



Making benefits count.

Universal Life for West Virginia State Police

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	<p>Offers a choice of two plan options:</p> <ul style="list-style-type: none"> ▪ Option A - establishes a basic program of cash value life insurance – offers a stable death benefit at a low cost and builds 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 inflation protection as needs change over time.
Death Benefit	<p>Employees can change the death benefit to adapt to changing needs, subject to IRS and underwriting guidelines.</p> <p>Minimum issue amount: \$5,000 or \$3.00 weekly target premium.</p> <p>Maximum issue amount: unlimited, based on underwriting.</p>
Cash Value	Premiums build 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	Endows at age 100, based on target premium and assumed credited interest rate.
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

This information is only intended for proposal use with employers.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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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.

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.

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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 build cash value based on current interest rates, which are subject to change. (Interest rates are guaranteed to be no lower than 4 percent).
- Death benefit remains level until maturity at age 100.
- 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 tax-free 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.

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**

- 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.

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

Guaranteed Issue

- Guaranteed Issue is available to all employees during the initial enrollment up to \$8.00 per week in target premium to \$75,000 maximum face amount.
- Guaranteed Issue is available with the spouse term rider sold under the employee base plan up to \$25,000 maximum.
- Guaranteed Issue is available with the dependent child rider sold under the employee base plan up to \$10,000 maximum.
- Spouse and dependent child base plans will be subject to standard underwriting guidelines.
- 20% participation required to allow new hires during future enrollments to be eligible for Guaranteed Issue.

Simplified Issue

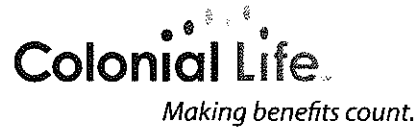
- Available for employee and spouse policies.
- Must answer Eligibility, AIDS, Height/Weight and five additional health questions.
- All Simplified Issue Level One health questions are “knockout.”
- SII limits – Employee: up to \$20 per week target premium, to maximum \$150,000; Spouse: up to \$10 per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

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	22,674	4,748	73,062	15,891	93,217	20,337	113,372	24,796	173,903	27,107	219,517	34,297
35	13,928	3,224	44,880	10,730	57,261	13,727	69,642	16,731	94,404	22,732	119,166	28,740
45	8,405	1,800	27,083	5,976	34,554	7,643	42,025	9,315	56,968	12,653	71,910	15,996
55			15,630	2,229	19,941	2,851	24,253	3,475	32,877	4,721	41,500	5,968
65			8,654	1,639	11,042	2,101	13,429	2,563	18,204	3,486	22,979	4,409

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	15,983	3,224	51,502	11,061	65,710	14,184	79,918	17,322	108,333	23,582	136,748	29,858
35	9,948	2,334	32,057	7,905	40,901	10,127	49,744	12,357	67,431	16,809	85,119	21,269
45	5,945	1,363	19,156	4,587	24,441	5,873	29,725	7,164	40,294	9,740	50,863	12,321
55			11,140	1,718	14,213	2,202	17,287	2,685	23,433	3,651	29,580	4,618
65			6,656	1,009	8,492	1,296	10,328	1,585	14,000	2,162	17,673	2,740

*Guaranteed Cash Value is at age 65 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		\$2.02	7,923
5 years		2.19	7,389
10 years		2.37	5,956
15 years		2.60	5,073

*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	\$3.33	\$14.45	6,744
20	3.58	15.50	7,167
21	3.66	15.85	7,011
22	3.82	16.55	7,343

*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	\$4.38	\$19.00	6,221
20	4.71	20.40	6,609
21	4.87	21.10	6,672
22	5.03	21.80	6,681

*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

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Universal Life

Long-Term Care Benefit 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 Long-Term Care Benefit 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 Long-Term Care Benefit 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
Long-Term Care Facility or Assisted Living Facility	Monthly indemnity benefit of 6% of the Death Benefit, less any policy debt, after the 90-day elimination period.
Home Health Care by Licensed Home Health Care Agency or Licensed Home Health Care Professional	Monthly indemnity benefit of 4% of the Death Benefit, less any policy debt, after the 90-day elimination period.
Adult Day Care Benefit	Monthly indemnity benefit of 4% of the Death Benefit, less any policy debt, after the 90-day elimination period.

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.
- Claim payments are made monthly 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.

Applicable to AK, AL, CO, DE, IN, IA, KY, LA, ME, MI, MS, MO, MT, NE, NH, NM, ND, OH, SC, WV, WY

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PS01285

- 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.

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:

- No benefits will be paid for any benefit period that results from a pre-existing condition and that starts during the first six months after the effective date of the rider.

Other Limitations or Conditions on Eligibility for Benefits

We will not pay benefits for confinement or services:

- resulting from mental or nervous disorder; however, Alzheimer's Disease and related degenerative and dementing illnesses are covered;
- resulting from alcoholism, alcohol abuse, drug addiction or drug abuse;
- for which there is no charge in the absence of insurance;
- provided by a Family Member;
- received while residing or confined outside the United States and Canada; and
- due to Chronic Illnesses resulting from:
 - war or any act of war, whether declared or undeclared, or service in any armed forces or auxiliary units thereto;
 - intentionally self-inflicted injuries or suicide;
 - participation in a felony, riot or insurrections; and
 - aviation (if a non-fare paying passenger).

Non-Duplication of Benefits

Qualified Long-Term Care Services do not include services for which charges are covered under any of the following:

- Medicare (including amounts that would be reimbursable but for the application of a deductible or co-insurance amounts);

Applicable to AK, AL, CO, DE, IN, IA, KY, LA, ME, MI, MS, MO, MT, NE, NH, NM, ND, OH, SC, WV, WY

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- any other government program or facility (except Medicaid); and
- any state or federal worker's compensation, employer's liability or occupational disease law, or under any motor vehicle no-fault law.

Definitions

Elimination Period – means the first 90 days of the Benefit Period. No benefits are payable for care or service received during this time.

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.

Long-Term Care 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	0.03	0.03
55	0.05	0.05
65	0.13	0.13

Applicable to AK, AL, CO, DE, IN, IA, KY, LA, ME, MI, MS, MO, MT, NE, NH, NM, ND, OH, SC, WV, WY

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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 Long-Term Care Benefit 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 Long-Term Care Benefit Rider is terminated.
 - When the owner requests termination of the rider.
- Cannot be purchased unless the Long-Term Care Benefit 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 Long Term Care Benefit Rider is being purchased, or when increasing the death benefit on the existing Universal Life policy and adding the Long-Term Care Benefit Rider.
- Cannot be added at subsequent enrollments, even if the 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

Applicable to AK, AL, CO, DE, IN, IA, KY, LA, ME, MI, MS, MO, MT, NE, NH, NM, ND, OH, SC, WV, WY

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SECTION 5

PRESENTATION OF SHORT TERM DISABILITY INSURANCE

Disability 1000

Colonial Life’s supplemental short-term disability insurance policy is an individual plan that is sold via payroll deduction at the workplace. It replaces a portion of your employee’s income if he becomes unable to work because of a covered accident or sickness.

This policy offers two plan choices that provide off-job and on- and off-job coverage options.

- Off-Job Accident/Off-Job Sickness—Disability benefits for off-job covered accidents and off-job covered sicknesses.
- On/Off-Job Accident/ Sickness—Disability benefits for on-job and off-job covered accidents and on-job and off-job covered sicknesses.

What this product can do for you

- You can optimize your employee benefits package by providing supplemental benefits to employees that will help see them through a disability due to a covered accident or sickness.
- You can use this plan to complement a long term disability plan and/or Workers’ Compensation benefits.
- You can provide a more comprehensive benefits program for your employees at no additional cost to you.

What this product can do for your employees

This disability plan can help employees provide financial security for their family and lifestyle by:

- Helping to pay mortgage or rent; utility bills and other household expenses; and food, clothing and other necessities.
- Providing disability benefits if they are involved in an accident or suffer an illness that results in a covered disability.

Benefits

Plan Structure	<ul style="list-style-type: none"> ▪ Off-Job Accident and Off-Job Sickness ▪ On/Off-Job Accident / Sickness <p>Please note that the on-job benefit is 50% of the off job benefit.</p>
Benefit Amount	<ul style="list-style-type: none"> ▪ \$400 to \$5,000 (offered in \$100 increments) <p>Maximum income replacement is 66 2/3% of income.</p>
Benefit Periods	<ul style="list-style-type: none"> ▪ 3 months ▪ 6 months ▪ 12 months ▪ 24 months

Available in WV

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Elimination Periods	<p>▪ 0/7, 7/7, 0/14, 14/14, 0/30, 30/30 60/60, 90/90, and 180/180</p> <p>Choice of elimination periods based on benefit periods selected.</p> <p>Elimination period means the number of days following a disability before benefits begin. The first number represents accident elimination period /the second number represents sickness.</p> <p>If \$3,100 to \$5,000 in monthly benefits is selected, a 3, 6, 12 or 24 month benefit period with a 14/14, 30/30, 60/60, 90/90 or 180/180 elimination period is available.</p>
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Optional Rider

An optional rider is available and can be purchased at an additional cost to provide extra coverage and benefits.

Health Screening Rider

- \$50 per calendar year for one of 18 health screening tests
- 30 day waiting period
- Rider is guaranteed renewable for life

Features

- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Total and partial disability benefits. Pays partial benefits after total disability benefits are paid, if the insured returns to work less than 20 hours per week.
- Guaranteed renewable. This policy is guaranteed renewable to the policy anniversary date on or next following the policyholder's 70th birthday. Premiums can be changed only if we change them on all policies of this kind in the state where the policy is issued.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- Worldwide coverage. The policyholder is covered for disabilities occurring outside the regularly covered geographical areas for up to 60 days.
- Unisex rates. Premiums are the same for males and females.
- Waiver of premium after insured is disabled for 90 consecutive days.
- No integration. There is no integration with other coverages. Benefits are paid regardless of benefits received from other sources. For benefit amounts over \$3,000 per month, offsetting occurs during the application process.

Available in WV

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Eligibility Requirements

Disability 1000 Base Policy

- Offered to all permanent, benefit-eligible employees up to age 69 who work at least 20 hours per week on a regular basis

Participation Requirements

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

Premium Information

- Age-banded and one blended risk.
- Premiums are based on the account's industry risk classification.
- Age bands of 17-49, 50-69.
- Premiums do not increase as the policyholder ages.

Definitions

Total Disability: means you are unable to work at your current job and not, in fact, working at any job for pay or benefits, and under the care of a doctor.

Partial Disability: means you are unable to perform the material and substantial duties of your job for 20 hours or more per week; you are able to work at your job or any other job for less than 20 hours per week; your employer will allow you to work for less than 20 hours per week and you are under the regular and appropriate care of a doctor. To qualify for partial disability, total disability benefit must have been paid for one month. Partial disability pays 50% of the total disability benefit.

Pre-existing Condition: means your having a sickness or physical condition for which you were treated, received medical advice, or had taken medication within 12 months before the effective date of this policy. If the policyholder becomes disabled because of a pre-existing condition, the policy does not pay for any disability period if it begins during the first 12 months the policy is in force. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

Waiver of Premium Benefit: After you have been totally disabled or qualify for partial disability benefits as the result of a covered accident or covered sickness for more than 90 consecutive days (while your policy is in effect), or after the elimination period shown in your policy (whichever is greater), we will waive the premium for as long as you remain disabled. The premium will be waived up to the maximum benefit period shown in your policy.

There is no limit to the number of times you can receive the Waiver of Premium benefit. This Waiver of Premium benefit does not apply to any period that you are totally disabled due to an accident or condition which is excluded by name or specific description in the policy.

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Worldwide Coverage: If the policyholder becomes totally disabled as the result of a covered accident or a covered sickness while outside the covered geographical areas, the Geographical Limitations provision may allow us to provide benefits. The policyholder must be totally disabled longer than the elimination period, and the maximum benefit period for total disability and partial disability combined while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica

What is Not Covered

General Exclusions and Limitations:

- Alcoholism or Drug Addiction
- Flying
- Giving Birth: Giving birth within the first nine months after the effective date of this policy as the result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.
- Hazardous Avocations
- Illegal Activities
- Pre-Existing Conditions
- Psychiatric or Psychological Conditions
- Racing
- Semi-professional or Professional Sports
- Suicide or Self-inflicted Injuries
- War or Armed Conflict

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy, or see your Colonial Life representative.

Guaranteed Issue Underwriting

Colonial Life is pleased to offer Guaranteed Issue subject to the following:

- We receive a minimum of 5 enrolled lives for the short term disability insurance.
- Our benefit counselors will be provided access to your employees through individual enrollment sessions.
- If 15% of your employees participate during the initial enrollment, we will continue to offer Guaranteed Issue to new hires.

Colonial Life will offer Guaranteed Issue up to 66 2/3% of income for up to \$3,000 in monthly benefits. Employees must be actively at work and there must be a defined enrollment period.

For amounts in excess of the guaranteed issue limits, specifically when an employee applies for \$3,100 - \$5,000 in monthly benefits, guaranteed issue is not available and additional health questions will apply.

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Disability 1000 Rates

On/Off-Job Accident / Sickness Coverage
Monthly Premium per \$50 of On-Job Monthly Benefit
Monthly Premium per \$100 of Off-Job Monthly Benefit
Industry Rating A*

3 Month Benefit Period				
Elimination Period	0/7	7/7	0/14	14/14
Age 17-49	\$4.00	\$3.55	\$3.05	\$2.70
Age 50-69	\$4.60	\$4.25	\$3.60	\$3.25

6 Month Benefit Period						
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30
Age 17-49	\$5.10	\$4.45	\$4.25	\$3.55	\$3.35	\$2.55
Age 50-69	\$6.35	\$5.95	\$5.25	\$4.70	\$4.45	\$3.45

12 Month Benefit Period								
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90
Age 17-49	\$7.05	\$6.15	\$5.75	\$4.70	\$4.30	\$3.40	\$2.80	\$2.10
Age 50-69	\$8.40	\$7.70	\$7.10	\$5.95	\$5.45	\$4.50	\$3.90	\$3.15

24 Month Benefit Period									
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90	180/180
Age 17-49	\$9.65	\$8.60	\$7.60	\$6.45	\$5.65	\$4.70	\$4.15	\$2.90	\$1.80
Age 50-69	\$13.05	\$11.70	\$10.55	\$8.80	\$7.60	\$6.55	\$6.15	\$4.70	\$3.85

* Rates are based on the account's industry risk classification.

Disability 1000	
Optional Rider Monthly Premium	
Health Screening Rider	\$1.75

Available in AK, AL, AR, AZ, CO, CT, FL, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

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SECTION 6

PRESENTATION OF TERM LIFE INSURANCE



Term Life 1000

Colonial Life's Term Life 1000 insurance plan offers life insurance protection that remains level for the period of time the employee selects—10, 20, or 30 years. At the end of the selected period, without evidence of insurability, the policy may be continued on a yearly renewable basis.

The same benefit amounts are available for employees and their spouse. Spouse and children's term riders are also available.

Benefits

Choice of three plan options depending on the employee or spouse's age and the term period needed. The spouse term life insurance policy offers guaranteed premiums and level death benefits equivalent to those available to employees— whether or not the employee buys a policy.

10-year level term	<ul style="list-style-type: none"> • Provides coverage for 10 years with guaranteed level premiums and may be renewed annually thereafter without evidence of insurability. • Face amounts range from a minimum of \$10,000 to an unlimited maximum, based on underwriting.
20-year level term:	<ul style="list-style-type: none"> • Provides coverage for 20 years with guaranteed level premiums and may be renewed annually thereafter without evidence of insurability • Face amounts range from a minimum of \$10,000 to an unlimited maximum, based on underwriting.
30-year level term	<ul style="list-style-type: none"> • Provides coverage for 30 years with guaranteed level premiums and may be renewed annually thereafter without evidence of insurability. • Face amounts range from a minimum of \$10,000 to an unlimited maximum, based on underwriting.
Accelerated Death Benefit Provision	<ul style="list-style-type: none"> • Automatically included in the base policy at no additional premium. If the insured is diagnosed with a terminal illness and has less than 12 months to live, he can request up to 75 percent of the death benefit, to a maximum of \$150,000 (in most states).

Optional Riders

A choice of optional riders are available and can be purchased at an additional cost to provide extra coverage and benefits.

Spouse Term Rider (on employee policy only)

- 10 Year Spouse Term Rider is available on an employee policy with a 10, 20 or 30-year term period.
- 20 Year Spouse Term Rider is available on an employee policy with a 20 or 30 year term period.
- Face amounts range from \$10,000 to \$50,000.
- Spouse signature is not required.
- May convert to a cash value life policy if the base policy terminates, the rider terminates, or the insured and spouse divorce.

Applicable to AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WY, WV.

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Dependent Children Term Rider

- Covers all eligible dependent children for one level premium.
- Face amounts range from \$1,000 to \$10,000 and coverage is guaranteed issue.
- Paid-up insurance if the main insured dies.
- May convert to a cash value life policy for up to five times the rider amount (maximum of \$50,000).
- Can be added to either the employee or spouse policy, but not both.

Waiver of Premium Benefit Rider

- Waives all premiums due on the base policy and any attached riders, during the total and permanent disability of the primary insured before age 65.
- Total disability is considered permanent when the total disability continues with no interruptions for at least six consecutive months.

Accidental Death Benefit Rider

- Provides an additional benefit to the beneficiary if the insured dies as a result of an accident before age 70.
- Rider benefit amount equals the policy face amount, up to a maximum of \$150,000.
- The benefit doubles if death occurs while the insured is a fare-paying passenger on a public conveyance, such as a subway or city bus.
- An additional seatbelt benefit is also included.

Features

- Individual level term life insurance with three coverage periods—10-, 20- and 30-year term—with yearly renewable term available thereafter with no evidence of insurability.
- Face amounts range from a minimum of \$10,000 to an unlimited maximum, based on underwriting.
- Family coverage options are available.
- Coverage amounts are the same for the employee and spouse.
- Spouse policy with a \$10,000 death benefit does not require a spouse signature.
- Level Death Benefit and Guaranteed Premiums for the term of the policy. After the end of the selected term, premiums will increase annually at a guaranteed rate, based on the insured's age.
- Accelerated Death Benefit Provision provides up to 75 percent of the policy's death benefit if the insured is diagnosed with a terminal illness. Included in the base plan at no additional premium.
- Premiums are guaranteed level for the term period selected and increase annually after the initial guaranteed period ends.
- Convertible to Cash Value Plan: The policy can be converted to a Colonial Life cash value life insurance policy any time through age 75 (unless the Accelerated Death Benefit Provision

Applicable to AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WY, WV.

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or Waiver of Premium Benefit Rider has been used) with no evidence of insurability.
Premiums will be based on the employee's age at the time when they convert the policy.

- Coverage is portable, which means you can take it with you if you change jobs or retire.
- Guaranteed Renewable to age 95.

Eligibility Requirements

Base Plan

- Active, full-time employees working a minimum of 20 hours per week.
- Must be employed with their present employer for at least 90 days and actively at work on the date of enrollment.
- Issue ages are:
 - 10-year Term, 15–75
 - 20-year Term, 15–65
 - 30-year Term, 15–45

Spouse Policy

- Must be the spouse of an employee.
- Must be actively employed, or not disabled or unable to work, at the time of application.
- Issue ages are:
 - 10-year Term, 15–75
 - 20-year Term, 15–65
 - 30-year Term, 15–45

Accidental Death Benefit Rider:

- Available to the employee and spouse at original issue only.
- Issue ages are 15–65

Waiver of Premium Rider:

- Available to the employee and spouse.(spouse eligibility based on underwriting)
- Issue ages are 15–55

Spouse Term Rider:

- Must be the spouse of an employee.
- Available only on employee policies.
- Must be actively employed or not disabled or unable to work, at the time of application.
- Issue ages are:
 - 10-year Term Rider, 15–65
 - 20-year Term Rider, 15–50

Applicable to AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WY, WV.

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Children's Term Rider

- Issue ages: dependent, 14 days-18 years.
- Can be purchased on an employee or spouse policy, but not both.
- On the day the rider is issued, the child(ren) must be:
At least 14 days of age; Unmarried; Living with the insured in a regular parent-child relationship and is dependent on him for support and maintenance; Under the age of 19.

Participation Requirements

To offer this plan, we require only 3 eligible participants apply.

Premium Information

- Premiums are guaranteed level for the term period selected and increase annually after the selected initial guaranteed period ends.
- Rates are tobacco-distinct and unisex.

What Is Not Covered

If the insured commits suicide within two years (one year in CO and ND) from the issue date, whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premium paid, without interest. In MO, should death occur as a result of suicide, our company is responsible only for the return of premiums paid when application is made with intent to commit suicide.

Applicable to AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WY, WV.

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Making benefits count.

**Term Life 1000
Sample Monthly Premiums
10 Year Term Policy**

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$5.13	\$5.74	\$6.83	\$8.35	\$9.67	\$12.71	\$12.50	\$17.06
35	5.13	6.17	6.83	9.42	9.67	14.83	12.50	20.25
45	6.48	9.88	10.21	18.69	16.42	33.38	22.63	48.06
55	9.83	20.12	18.58	44.29	33.17	84.58	47.75	124.88
65	19.58	35.67	42.96	83.17	81.92	162.33	120.88	241.50
75	55.20	74.87	132.00	181.17	260.00	358.33	388.00	535.50

Issue Age	\$100,000 Face Amount		\$200,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non tobacco	Tobacco
25	\$15.33	\$21.42	\$25.00	\$37.00	\$34.50	\$51.50	\$54.83	\$83.17
35	15.33	25.67	25.00	43.00	34.50	59.00	54.83	95.67
45	28.83	62.75	48.67	88.50	67.75	122.00	110.25	200.67
55	62.33	165.17	105.67	192.00	134.25	262.75	221.08	435.25
65	159.83	320.67	224.50	354.33	281.00	513.00	465.67	852.33
75	516.00	712.67	567.17	725.83	754.25	1,050.25	1,254.42	1,747.75

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

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<p>Term Life 1000 Sample Monthly Premiums 20 Year Term Policy</p>
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Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$5.22	\$5.90	\$7.04	\$8.75	\$10.08	\$13.50	\$13.13	\$18.25
35	5.53	7.07	7.81	11.67	11.63	19.33	15.44	27.00
45	7.66	12.33	13.15	24.81	22.29	45.63	31.44	66.44
55	13.24	23.83	27.10	53.56	50.21	103.13	73.31	152.69
65	28.94	45.24	66.35	107.10	128.71	210.21	191.06	313.31

Issue Age	\$100,000 Face Amount		\$200,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$16.17	\$23.00	\$27.50	\$40.83	\$38.00	\$57.50	\$60.67	\$93.17
35	19.25	34.67	33.50	63.33	47.50	89.50	76.50	146.50
45	40.58	87.25	72.00	140.83	103.25	203.75	169.42	336.92
55	96.42	202.25	168.00	303.83	241.00	441.75	399.00	733.58
65	253.42	416.42	403.17	614.33	578.00	895.00	960.67	1,489.00

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

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Term Life 1000 Sample Monthly Premiums 30 Year Term Policy

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$5.55	\$7.07	\$7.88	\$11.67	\$11.75	\$19.33	\$15.63	\$27.00
35	6.29	8.92	9.73	16.29	15.46	28.58	21.19	40.88
45	9.85	14.70	18.63	30.75	33.25	57.50	47.88	84.25

Issue Age	\$100,000 Face Amount		\$200,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
25	\$19.50	\$34.67	\$33.50	\$59.17	\$46.00	\$82.50	\$74.00	\$134.83
35	26.92	53.17	49.00	100.83	70.75	143.75	115.25	236.92
45	62.50	111.00	116.50	217.50	171.50	317.75	283.17	526.92

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

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**Term Life 1000
Sample Monthly Premiums
Optional Riders**

10-Year Spouse Term Rider						
Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
25	\$2.13	\$4.25	\$5.31	\$6.38	\$8.50	\$10.63
35	2.28	4.57	5.71	6.85	9.13	11.42
45	5.08	10.17	12.71	15.25	20.33	25.42
55	12.68	25.37	31.71	38.05	50.73	63.42
65	31.17	62.33	77.92	93.50	124.67	155.83

20-Year Spouse Term Rider						
Issue Age	\$10,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
25	\$2.22	\$4.43	\$5.54	\$6.65	\$8.87	\$11.08
35	2.91	5.82	7.27	8.73	11.63	14.54
45	6.85	13.70	17.13	20.55	27.40	34.25

Accidental Death Benefit Rider Monthly Rate	
Per \$1,000 benefit	\$.08

Child's term rider	
\$1,000	\$.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, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY, WV.

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SECTION 7

PRESENTATION OF ACCIDENT INSURANCE

Accident 1.0

Colonial Life's voluntary accident insurance policy is a medical indemnity plan that provides employees and their families with hospital, doctor, accidental death and catastrophic accident benefits in the event of a covered accident.

This policy offers six plan choices with varying benefit amounts and three optional riders:

- Basic
- Basic with Health Screening Benefit
- Preferred
- Preferred with Health Screening Benefit
- Premier
- Premier with Health Screening Benefit

Each of the plans listed above may be offered as On/Off-Job or Off-Job Only.

Optional Riders:

- Off-Job Only or On/Off-Job Accident Disability Rider
- Off-Job Only or On/Off-Job Accident/Sickness Disability Rider
- Sickness Hospital Confinement Rider

Benefits

Base Policy Benefits	Basic	Preferred	Premier
Accident Emergency Treatment For treatment in a doctor's office, urgent care facility or emergency room within the first 72 hours of the accident. If initially treated after 72 hours, please see Accident Follow-up Doctor's Visit	\$75	\$125	\$125
Accident Follow-Up Doctor Visit	\$50/visit up to 2 visits per accident	\$50/visit up to 3 visits per accident	\$50/visit up to 4 visits per accident
Accidental Death	\$20,000 Employee \$20,000 Spouse \$4,000 Child(ren)	\$25,000 Employee \$25,000 Spouse \$5,000 Child(ren)	\$50,000 Employee \$50,000 Spouse \$10,000 Child(ren)
Accidental Death: Common Carrier	\$80,000 Employee \$80,000 Spouse \$16,000 Child(ren)	\$100,000 Employee \$100,000 Spouse \$20,000 Child(ren)	\$200,000 Employee \$200,000 Spouse \$40,000 Child(ren)
Accidental Dismemberment: (Loss of Finger/Toe/Hand/Foot or Sight)	\$600- \$12,000	\$750- \$15,000	\$1,200-\$24,000
Ambulance - Air	\$1,200	\$2,000	\$2,000
Ambulance - Ground	\$120	\$200	\$200
Appliances (such as wheelchair, crutches)	\$75	\$100	\$100
Blood/Plasma/Platelets	\$300	\$300	\$300

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Colonial Life

Making benefits count.

Base Policy Benefits	Basic	Preferred	Premier
Burns (based on size and degree)	\$1,000- \$12,000	\$1,000- \$12,000	\$1,000- \$12,000
Burns - Skin Graft	50% of burn benefit	50% of burn benefit	50% of burn benefit
Catastrophic Accident – prior to 65 (For severe injuries that result in the total and irrevocable: loss of one hand and one foot; loss of both hands or both feet; loss of sight in both eyes; loss of hearing of both ears; loss of the ability to speak.) 365 day elimination period Amounts reduced for covered persons over age 65	\$10,000 EE/SP \$5,000 CH	\$25,000 EE/SP \$12,500 CH	\$25,000 EE/SP \$12,500 CH
Coma (duration of at least 7 days)	\$7,500	\$10,000	\$12,500
Concussion	\$60	\$60	\$60
Dislocation (Based on joint and if repaired by open or closed reduction)	\$90-\$3,600	\$110 - \$4,400	\$120 - \$4,800
Emergency Dental Work	\$200 (crown, implant or denture) or \$50 (extract)	\$300 (crown, implant or denture) or \$75 (extract)	\$400 (crown, implant or denture) or \$100 (extract)
Eye Injury	\$200	\$300	\$300
Fractures (Based on bone and if repaired by open or closed reduction)	\$90 - \$4,500	\$110 - \$5,500	\$120 - \$6,000
Hospital Admission*	\$750/accident	\$1,250/accident	\$1500/accident
Hospital Confinement (Per day up to 365 days)	\$175	\$250	\$275
Hospital ICU Admission*	\$1,500/accident	\$2,500/accident	\$3,000/accident
Hospital ICU Confinement (Up to 15 days per accident)	\$350	\$500	\$550
Knee Cartilage - Torn	\$500	\$500	\$750
Laceration (based on size and repair)	\$30-\$500	\$30-\$500	\$30-\$500
Lodging (Companion)	\$100 per day up to 30 days	\$125 per day up to 30 days	\$150 per day up to 30 days
Medical Imaging Study Limit one accident per year	\$100 per accident	\$150 per accident	\$200 per accident
Prosthetic Device/Artificial Limb	\$500 (1); \$1,000 (2 or more)	\$500 (1); \$1,000 (2 or more)	\$750 (1); \$1,500 (2 or more)

* We will pay either the Hospital Admission or Hospital ICU Admission benefit, but not both.

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Base Policy Benefits	Basic	Preferred	Premier
Rehabilitation Unit Confinement Up to 15 days per confinement per covered accident. Maximum of 30 days per calendar year.	\$100/day	\$100/day	\$150/day
Ruptured Disc	\$500	\$500	\$750
Surgery-Cranial, Open Abdominal, Thoracic	\$1,000:	\$1,500	\$1,500
Surgery- Hernia	\$100	\$150	\$150
Surgery – Exploratory or Arthroscopic	\$150	\$200	\$200
Tendon/Ligament/Rotator Cuff	\$500 (1); \$1,000 (2 or more)	\$500 (1); \$1,000 (2 or more)	\$750 (1); \$1,500 (2 or more)
Therapy - Occupational and Physical Therapy Benefit	\$25 per day (10 visits/accident)	\$25 per day (10 visits/accident)	\$35 per day (10 visits/accident)
Transportation up to 3 trips per accident	\$400 per trip	\$500 per trip	\$600 per trip
X-Ray Benefit	\$20	\$30	\$40

Health Screening Benefit

Available on selected plans

- \$50 per covered person per calendar year.
- Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per covered person and is subject to a 30-day waiting period. Available to each covered person.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

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Optional Riders

A choice of optional riders are available and can be purchased at an additional cost to provide extra coverage and benefits.

Off-Job Only or On/Off-Job Accident Disability Income Rider

- Employee: \$400-\$2,500 Off-Job monthly benefit. On-job amount is 50% of Off-Job benefit.
- Spouse: \$400 - \$1,500 monthly benefit amounts (off job only available for spouse)
- Sold in \$50 on-job and \$100 off-job increments
- 0, 7, 14 or 30 day elimination period
- 6 or 12 month benefit period
- Up to 50% of income for employee or spouse
- Guaranteed Renewable to age 70

Off-Job Only or On/Off-Job Accident/Sickness Disability Income Rider

- Employee: \$400-\$2,500 Off-Job monthly benefit. On-job amount is 50% of Off-Job benefit.
- Spouse: \$400 - \$1,500 monthly benefit amounts (off-job only available for spouse)
- Sold in \$50 on-job and \$100 off-job increments
- 0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90 or 180/180 day elimination periods based on benefit period selected
- 3, 6, 12 or 24 month benefit periods (24 month not available for spouse)
- Up to 50% of income for employee or spouse
- A 12/12 pre-existing condition limitation.
- Guaranteed Renewable to age 70

Sickness Hospital Confinement Rider

- Pays if an insured is confined as an overnight resident bed patient in a hospital because of covered sickness
- \$100 per day
- 0 day elimination period
- 30 day benefit period
- 12/12 pre-existing conditions limitation
- Rider is guaranteed renewable for life
- Available to employee, spouse and children

Features

- Base plans are guaranteed issue so there is no health underwriting.
- Benefits are paid directly to the insured unless specified otherwise.
- Benefits are paid in addition to other insurance your employees may have.
- Benefits are level for employee, spouse and children except for accidental death and catastrophic accident benefits.
- Base coverage and sickness hospital confinement rider are guaranteed renewable for life as long as premiums are paid when they are due.

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- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- Spouse and/or dependent children can purchase coverage without the employee having to purchase coverage. Premiums are payroll deducted through employee's paycheck.
- Spouse can purchase optional accident only disability rider or accident/sickness disability rider coverage.
- The spouse's signature is not required on the application in most states.
- Coverage is worldwide. The Disability riders are subject to the Geographical Limitations provision.
- Disability riders provide Total Disability and Partial Disability benefits.
- If a disability rider is purchased, the Waiver of Premium benefit applies after 90 continuous days of disability or the elimination period has been satisfied whichever is greater.

Eligibility Requirements

Accident Base Plans

- Permanent benefit-eligible employees between the ages of 17-80, working 20 hours per week.
- Employee's spouse between the ages of 17-80.
- Child(ren) between the ages of 0-25*. (May vary by state)

Optional Riders

- Disability Income Riders: Permanent benefit-eligible employees and spouses between the ages of 17-69, working 20 or more hours per week.
- Sickness Hospital Confinement Rider: Permanent benefit eligible employees between the ages of 0-69. Spouse must be age 0-69. Child(ren) must be age 0-25.

Health questions apply to the Accident/Sickness Disability Income Riders and the Sickness Hospital Confinement Rider.

Participation Requirements

To offer this plan, we require that only 3 eligible employees apply.

Definitions

Totally Disabled* means you are: unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

Partially Disabled* means you are unable to perform the material and substantial duties of your job for 20 hours or more per week; you are able to work at your job or your place of employment for less than 20 hours per week; your employer will allow you to return to your job or place of employment for less than 20 hours per week; and you are under the regular and appropriate care of a doctor.

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Making benefits count.

Waiver of Premium Benefit*: After you have been totally disabled or qualify for Partial Disability benefits as the result of a covered accident or a covered sickness for more than 90 consecutive days while this rider is in effect, or after the elimination period shown on the Rider Schedule, whichever is greater, we will waive the premium beginning on the next premium due date for the policy and any attached rider(s) for as long as you remain disabled, up to the benefit period shown on the Rider Schedule. You must pay all premiums to keep the policy and any attached rider(s) in force until you have been totally disabled or qualify for Partial Disability benefits for 90 consecutive days while this rider is in effect, or for the elimination period shown on the Rider Schedule, whichever is greater.

Geographical Limitations*: If you become totally disabled as the result of a covered accident or a covered sickness while you are outside the covered geographical areas and you are totally disabled longer than the elimination period shown on the Rider Schedule, your maximum benefit period for total disability and partial disability combined while outside the covered geographical areas will be limited to 60 days.

Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda or Jamaica.

Pre-existing Condition:** We will not pay benefits for a sickness or physical condition for any covered person when such loss results from a pre-existing condition, unless the covered loss began more than 12 months after the effective date of this rider. Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of this rider.

If you become disabled or hospital confined because of a pre-existing condition, we will not pay for any disability period or hospital confinement if it begins during the first 12 months the rider is in force. After this rider has been in force for 12 months from the effective date of this rider, we will pay benefits for any pre-existing condition not otherwise excluded by name or specific description if the covered confinement began more than 12 months after the effective date of the rider.

Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

*Applicable to the Disability Income Riders only.

**Applicable to the Accident/Sickness Disability Income Rider and the Sickness Hospital Confinement Riders only.

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What is Not Covered

Accident Base Plans will not provide benefits for losses that are caused by or are the result of any insured's:

- Hazardous avocations
- Felonies or illegal occupations
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- War or armed conflict

In addition to the exclusions listed above, we also will not pay the **Catastrophic Accident benefit** for injuries that are caused by or are the result of:

- Birth
- Intoxication

In addition to the base plan exclusions listed above, the **Accident Only Disability Rider** will not provide benefits for losses that are caused by or which occur as the result of:

- Alcoholism or Drug Addiction
- Psychiatric or Psychological Conditions

In addition to the base plan exclusions listed above, the **Accident/Sickness Disability Rider** will not provide benefits for losses that are caused by or which occur as the result of:

- Alcoholism or Drug Addiction
- Giving Birth within the first nine months after the effective date of this rider as the result of a normal pregnancy, including Cesarean.
- Pre-Existing Conditions
- Psychiatric or Psychological Conditions

The **Sickness Hospital Confinement Rider** will not provide benefits for a hospital confinement caused by or occurring as the result of:

- Accidental Injuries
- Alcoholism or Drug Addiction
- Dental Care
- Elective Procedures
- Pre-existing Conditions
- Psychiatric or Psychological Conditions
- Well Baby Care Exclusion
- Giving Birth Limitation. We will not pay benefits for hospital confinement due to any covered person giving birth within the first nine (9) months after the effective date of this rider as a result of a normal pregnancy.

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Premium Information

- Premiums for the base plans and all riders except the Accident/Sickness rider are not age banded. Premiums for the Accident/Sickness rider are age banded.
- Premium levels are available for Employee, Spouse or Child as the Named Insured, Employee/Spouse, One-Parent and Two-Parent family coverage.

Sample Monthly Premiums

Coverage Type	Plan	Optional Rider(s)	Disability Benefit Amount	Monthly Premium
Employee Only	Basic Off-Job Only Coverage	None	None	\$11.98 (base)
Employee Only	Preferred with Health Screening On- & Off- Job Coverage	On/Off-Job Accident Disability Income Rider 6 month benefit 0 day elimination	\$1,000 per month for employee	\$21.15 (base) \$22.00 (DI rider) Total Monthly Premium \$43.15
Employee/ Spouse	Premier with Health Screening On- & Off-Job Only Coverage	Off-Job Accident Disability Income Rider for Spouse 12 month benefit 14 elimination	\$800 per month for spouse	\$36.32 (base) \$8.00 (DI rider) Total Monthly Premium \$44.32
Two-Parent Family	Preferred Off-Job Only Coverage	Off Job Accident & Sickness Disability Income Rider 3 month benefit 0/14 day elimination Sickness Hospital Confinement Rider for 2 Parent Family	\$1,000 per month for spouse (age 25) \$1,500 per month employee (age 30) \$100 per sickness confinement per family member	\$29.31(base) \$24.00 (SP DI Rider) \$36.00 (EE DI Rider) \$9.00 (SHC Rider) Total Monthly Premium \$98.31

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Accident 1.0 Rates

Base Plans

On/Off Job Accident Coverage						
Insured Type	Basic	Basic with Health Screening	Preferred	Preferred with Health Screening	Premier	Premier with Health Screening
Named Insured	\$14.44	\$16.59	\$19.00	\$21.15	\$24.36	\$26.51
Employee & Spouse	\$19.63	\$22.93	\$25.67	\$28.97	\$33.02	\$36.32
One Parent Family	\$23.06	\$25.21	\$30.52	\$32.67	\$37.55	\$39.70
Two Parent Family	\$28.26	\$31.56	\$37.18	\$40.48	\$46.20	\$49.50

Off Job Accident Coverage						
Insured Type	Basic	Basic with Health Screening	Preferred	Preferred with Health Screening	Premier	Premier with Health Screening
Named Insured	\$11.98	\$14.13	\$15.77	\$17.92	\$20.22	\$22.37
Employee & Spouse	\$15.80	\$19.10	\$20.66	\$23.96	\$26.58	\$29.88
One Parent Family	\$18.45	\$20.60	\$24.41	\$26.56	\$30.04	\$32.19
Two Parent Family	\$22.27	\$25.57	\$29.31	\$32.61	\$36.39	\$39.69

Accident 1.0 Optional Rider Rates
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Sickness Hospital Confinement Rider	
Named Insured*	\$3.50
Employee & Spouse	\$7.00
One-Parent Family	\$5.50
Two-Parent Family	\$9.00

*Employee, Spouse or Child

Applicable to AK, AL, AR, DE, HI, ID, IN, KY, LA, MS, MO, MT, NC, NE, NM, NV, OH, OK, OR, RI, SC, TN, TX, UT, WI, WV, WY

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Accident 1.0 Optional Rider Rates
 1 Unit of Off-Job Coverage = \$100 of Off-Job Monthly Benefit;
 1 Unit of On-Job Coverage = \$50 of On-Job Monthly Benefit
 Rates apply to employee or spouse. (Spouse only qualifies for Off-Job coverage)

On/Off-Job Accident Disability Rider*
 Monthly Premium per \$50 On-Job and \$100 Off-Job

Benefit Period	6 months			
Elimination Period	0	7	14	30
Issue Age 17 - 69	\$2.20	\$1.90	\$1.35	\$1.00

Benefit Period	12 months			
Elimination Period	0	7	14	30
Issue Age 17 - 69	\$2.75	\$2.40	\$1.80	\$1.50

Off-Job Only Accident Disability Rider
 Monthly Premium per \$100 Off-Job

Benefit Period	6 months			
Elimination Period	0	7	14	30
Issue Age 17 - 69	\$0.90	\$0.80	\$0.70	\$0.55

Benefit Period	12 months			
Elimination Period	0	7	14	30
Issue Age 17 - 69	\$1.20	\$1.10	\$1.00	\$0.85

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On/Off-Job Accident and On/Off-Job Sickness Disability Rider
Monthly Premium per \$50 On-Job and \$100 Off-Job

Benefit Period	3 months			
Elimination Period	0/7	7/7	0/14	14/14
Issue Age				
17 - 49	\$3.80	\$3.43	\$2.95	\$2.58
50 - 69	\$4.40	\$4.10	\$3.50	\$3.13

Benefit Period	6 months					
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30
Issue Age						
17 - 49	\$4.90	\$4.30	\$4.05	\$3.43	\$3.23	\$2.43
50 - 69	\$6.10	\$5.73	\$5.05	\$4.50	\$4.28	\$3.35

Benefit Period	12 months							
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90
Issue Age								
17 - 49	\$6.80	\$5.90	\$5.53	\$4.50	\$4.15	\$3.25	\$2.68	\$2.05
50 - 69	\$8.10	\$7.40	\$6.83	\$5.73	\$5.25	\$4.30	\$3.75	\$3.05

Benefit Period	24 months									
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90	180/180	
Issue Age										
17 - 49	\$9.28	\$8.28	\$7.33	\$6.20	\$5.43	\$4.53	\$4.00	\$2.78	\$1.75	
50 - 69	\$12.58	\$11.23	\$10.13	\$8.48	\$7.30	\$6.33	\$5.90	\$4.53	\$3.68	

Applicable to AK, AL, AR, DE, HI, ID, IN, KY, LA, MS, MO, MT, NC, NE, NM, NV, OH, OK, OR, RI, SC, TN, TX, UT, WI, WV, WY

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Off-Job Accident and Off-Job Sickness Disability Rider Monthly Premium per \$100 Off-Job

Benefit Period	3 months			
Elimination Period	0/7	7/7	0/14	14/14
Issue Age				
17 - 49	\$3.15	\$2.95	\$2.40	\$2.10
50 - 69	\$3.75	\$3.55	\$2.95	\$2.65

Benefit Period	6 months					
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30
Issue Age						
17 - 49	\$3.95	\$3.70	\$3.20	\$2.90	\$2.35	\$1.95
50 - 69	\$5.15	\$4.85	\$4.20	\$3.85	\$3.40	\$2.95

Benefit Period	12 months							
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90
Issue Age								
17 - 49	\$5.15	\$4.90	\$3.95	\$3.65	\$3.10	\$2.60	\$2.15	\$1.65
50 - 69	\$6.45	\$6.20	\$5.25	\$4.85	\$4.20	\$3.65	\$3.15	\$2.65

Benefit Period	24 months									
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90	180/180	
Issue Age										
17 - 49	\$6.95	\$6.60	\$5.40	\$4.85	\$3.95	\$3.45	\$3.05	\$2.10	\$1.35	
50 - 69	\$10.25	\$9.95	\$8.20	\$7.35	\$5.95	\$5.35	\$4.95	\$3.85	\$3.15	

Applicable to AK, AL, AR, DE, HI, ID, IN, KY, LA, MS, MO, MT, NC, NE, NM, NV, OH, OK, OR, RI, SC, TN, TX, UT, WI, WV, WY

*This information is only intended for proposal use with employers.
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SECTION 8

PRESENTATION OF CANCER INSURANCE



Cancer 1000

Colonial Life's Cancer 1000 insurance helps employees and their families maintain financial security in the event of a cancer diagnosis. Employees can choose from four levels of coverage amounts. Employee; Employee and Dependent Children; and Employee, Spouse, and Dependent Children plans are available.

What this product can do for you

- You can select from several levels and plan options to help meet the needs of a diverse employee base.
- This plan provides benefits for wellness screening, and early detection of cancer may decrease major medical claims.
- You can attract and retain employees by offering affordable supplemental insurance products that satisfy individual employee needs.
- You can provide a more comprehensive benefits program at no direct cost to you.
- If you are raising deductibles on employee health plans, cancer insurance can help employees offset these deductibles.

What this product can do for your employees

- Cancer treatment is expensive and often lengthy. Colonial Life's cancer insurance helps employees pay for the costs associated with this disease.
- All eligible applicants in an account have the same premium, regardless of risk class or age.
- Your employees can choose from several levels and coverage options to best fit their changing healthcare needs.
- By providing cancer screening benefits, this policy encourages employees to get regular exams that can detect cancer early and increase the probability of successful treatment.
- Employees receive benefits to use for the indirect, non-medical costs associated with cancer, such as lost wages and additional living expenses.

Cancer 1000 Applicable in WV

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Benefits

Base	Level 1	Level 2	Level 3	Level 4
Cancer Screening Benefits				
Part I. Cancer Screening/Wellness Benefit per calendar year	\$25	\$75	\$100	\$125
Part II. Additional Invasive Diagnostic Test or Surgical Benefit per calendar year	\$25	\$75	\$100	\$125
Mammography Benefit	\$70	\$70	\$70	\$70
Pap Smear Benefit	\$70	\$70	\$70	\$70
Cancer Benefits				
Air Ambulance per trip limit 2 trips per confinement	\$1,000	\$1,000	\$1,000	\$1,000
Ambulance per trip limit 2 trips per confinement	\$200	\$200	\$200	\$200
Anesthesia-Benefit for General is 25% of Surgical Procedures per procedure for local anesthesia	\$25	\$30	\$40	\$50
Antinausea Medication per day administered or per prescription filled maximum per month	\$20 \$80	\$40 \$160	\$50 \$200	\$60 \$240
Blood/Plasma/Platelets/Immunoglobulins per day up to \$10,000 per cal year	\$200	\$200	\$200	\$200
Bone Marrow Stem Cell Transplant per lifetime	\$10,000	\$10,000	\$10,000	\$10,000
Bone Marrow Stem Cell Donation Benefit per lifetime	\$1,000	\$1,000	\$1,000	\$1,000
Companion Transportation (\$ per mile) up to \$1,500 per round trip	0.50	0.50	0.50	0.50
Experimental Treatment per day up to \$10,000 per lifetime	\$300	\$300	\$300	\$300
Family Care per day	\$60	\$60	\$60	\$60
Hair/External Breast/Voice Box Prosthesis per cal year	\$200	\$200	\$200	\$200
Home Health Care Services per day up to greater of 30 days/calendar year or 2 times days confined	\$75	\$75	\$75	\$75
Hospice per day, no lifetime limit	\$70	\$70	\$70	\$70

Cancer 1000 Applicable in WV

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Colonial Life

Making benefits count.

Hospital Confinement, Days 1-30, benefit per day	\$100	\$200	\$300	\$400
Hospital Confinement, Days 31+, benefit per day	\$200	\$400	\$600	\$800
Hospital Confinement in a US Government Hospital Days 1-30, benefit per day	\$100	\$200	\$300	\$400
Hospital Confinement in a US Government Hospital Days 31+, benefit per day	\$200	\$400	\$600	\$800
Lodging per day up to 70 days per calendar year	\$75	\$75	\$75	\$75
Medical Imaging Studies per study, \$500 calendar year max	\$250	\$250	\$250	\$250
Outpatient Surgical Center per day calendar year maximum	\$200 \$600	\$200 \$600	\$300 \$900	\$400 \$1,200
Peripheral Stem Cell Transplant lifetime maximum	\$5,000	\$5,000	\$5,000	\$5,000
Private Full Time Nursing Services per day	\$150	\$150	\$150	\$150
Prosthesis/Artificial Limb per device, limit 1 per site, \$6,000 lifetime	\$3,000	\$3,000	\$3,000	\$3,000
Radiation/Chemotherapy per day (no monthly limit for chemotherapy injected or radiation delivered by medical personnel) <u>Monthly Maximum</u>	\$100	\$200	\$300	\$300
Self Injected	\$800	\$1,600	\$2,400	\$2,400
Pump	\$400	\$800	\$1,200	\$1,200
Topical	\$400	\$800	\$1,200	\$1,200
Oral	\$400	\$800	\$1,200	\$1,200
Any Other Method Not Listed	\$400	\$800	\$1,200	\$1,200
Reconstructive Surgery per unit value maximum per procedure for Surgery and Anesthesia, limit 2 per site	\$40 \$2,500	\$40 \$2,500	\$60 \$3,000	\$60 \$3,000
Second Medical Opinion limit once per malignant condition	\$300	\$300	\$300	\$300
Skilled Nursing Care Facility per day up to days confined in hospital	\$100	\$100	\$100	\$100

Cancer 1000 Applicable in WV

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Skin Cancer Initial Diagnosis once per lifetime	\$300	\$300	\$300	\$300
Supportive or Protective Care Drugs & Colony Stimulating Factors per day	\$50	\$100	\$150	\$200
calendar year maximum	\$400	\$800	\$1,200	\$1,600
Surgical Procedures-Unit Value	\$40	\$50	\$60	\$70
maximum per procedure	\$2,500	\$3,000	\$5,000	\$6,000
Transportation (per mile) up to \$1,500 per trip	0.50	0.50	0.50	0.50
Waiver of Premium	Yes	Yes	Yes	Yes

Optional Riders

A choice of optional riders is available and can be purchased at an additional cost to provide extra coverage and benefits.

Specified Disease

- Paid for hospital confinement for covered specified diseases.
- \$300 per day when hospitalized
- \$125,000 lifetime maximum
- The specified diseases covered under this rider are:

Adrenal Hypofunction
(Addison's Disease)

Botulism

Bubonic Plague

Cerebral Palsy

Cholera

Cystic Fibrosis

Diphtheria

Encephalitis, including
Encephalitis contracted
from West Nile Virus.

Huntington's Chorea

Legionnaires Disease

Lou Gehrig's Disease
(Amyotrophic Lateral
Sclerosis)

Lyme Disease

Malaria

Meningitis (bacterial)

Multiple Sclerosis

Muscular Dystrophy

Myasthenia Gravis

Necrotizing Fasciitis

Osteomyelitis

Poliomyelitis

Rabies

Reye's Syndrome Scleroderma

Scarlet Fever

Sickle Cell Anemia Systemic

Lupus

Tetanus

Toxic Epidermal Necrolysis

Toxic Shock Syndrome

Tuberculosis (Mycobacterial)

Tularemia

Typhoid Fever

Variant Creutzfeldt- Jakob Disease
(Mad Cow)

Yellow Fever

Cancer 1000 Applicable in WV

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Initial Diagnosis

- Paid for the first diagnosis of internal (not skin) cancer.
- Available in \$1,000 units from \$1,000 - \$5,000
- Pays 1.5 times amount for children on family coverage.

Progressive Payment

- Paid for the first diagnosis of internal (not skin) cancer. The progressive payment accumulates \$50 per month for each month the policy has been in force after the first 30 days.
- Issue age for Progressive Payment rider is 17-64.

Features

- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- The policy is guaranteed renewable.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- The spouse may be listed as the primary insured on a Cancer policy if the employee is not eligible for coverage
- Cancer 1000 coverage offers innovative benefits to help address current treatment costs for the care of cancer
- All eligible applicants in an account have the same premium, regardless of risk class or age

Eligibility Requirements

- Issue ages 17-69 for both the employee and spouse.
- The employee must be permanent and full time working 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

To offer this plan, we require only 3 eligible participants apply.

Premium Information

- Premiums are based on level of coverage chosen.
- Premium levels are available for Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children plans.
- Premiums are not age banded.
- Premiums are not based on occupational risk

Cancer 1000 Applicable in WV

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Sample Monthly Premiums

Coverage Description	Level	Monthly Premium
Employee coverage without Optional riders	1	\$11.90
Employee and Dependent Children coverage with Progressive Payment Rider	3	\$34.40
Employee, Spouse and Dependent Children coverage with \$5,000 Initial Diagnosis Rider	3	\$55.80

Definitions

Cancer: means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells.

Pre-malignant conditions or conditions with malignant potential are not defined as cancer.

Skin Cancer: means melanoma of Clark's level I or II (Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin.

Waiting Period: means the 30-day period during which no benefits are payable.

What is Not Covered

- We will not pay the Reconstructive Surgery Benefit for melanoma diagnosed as Clarks Level I or II or Breslow less than .75 mm.
- Cancer screening tests performed during the waiting period will not be covered.
- Cancer diagnosed during the waiting period will not be covered.

Cancer 1000 Applicable in WV

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Cancer 1000 Base Plan Monthly Premiums			
	Employee	Employee & Dependent Children	Employee, Spouse & Dependent Children
Level 1	\$11.90	\$13.40	\$20.30
Level 2	20.90	22.40	34.80
Level 3	26.90	30.40	45.80
Level 4	35.90	39.90	59.30

Cancer 1000 Optional Riders Monthly Premiums			
	Employee	Employee & Dependent Children	Employee, Spouse & Dependent Children
Specified Disease	\$1.10	\$1.25	\$1.75
Initial Diagnosis per \$1000 of benefit	\$1.20	\$1.50	\$2.00
Progressive Payment	\$3.60	\$4.00	\$6.00

Applicable in WV

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SECTION 9

PRESENTATION OF CRITICAL ILLNESS INSURANCE

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Group Critical Illness 1000

Colonial Life's Group Critical Illness 1000 insurance helps employees and their families maintain financial security in the event of a specified critical illness. There are four plan types available:

- Critical Illness only
- Critical Illness + Cancer
- Critical Illness only + Recurrence Benefit
- Critical Illness + Cancer + Recurrence Benefit

You may choose *one* of the plan types to offer to your employees.

Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children coverage is available.

What this product can do for you

- You can select from several plan options to help meet the needs of a diverse employee base.
- This plan provides benefits for wellness screening tests, and early detection of a critical illness may decrease major medical claims.
- You can attract and retain employees by offering affordable supplemental insurance products that satisfy individual employee needs.
- You can provide a more comprehensive benefits program at no direct cost to you, unless you choose otherwise.
- If you are raising deductibles on employee health plans, critical illness insurance can help employees offset these deductibles.

What this product can do for your employees

- Critical illnesses are sudden and often very costly. Critical illness insurance helps employees pay for the costs associated with these diseases.
- Your employees can choose face amounts that best fit their changing healthcare needs.
- By providing wellness screening benefits, this policy encourages employees to get regular exams that can detect cancer early and increase the probability of successful treatment.
- Employees receive benefits to use for the indirect, non-medical costs associated with a critical illness, such as lost wages and additional living expenses.

Benefits

Benefits range from \$5,000 - \$50,000 (in \$1,000 increments) for employee. If a spouse is covered, their benefit is 50% of the employee's coverage. If dependent child(ren) are covered, their benefit is 25% of the employee's coverage. Benefits are paid as a lump-sum payment when the insured is diagnosed with one of the following critical illnesses:

Category	Specified Critical Illness	Percentage of the Face Amount Purchased for the Covered Person	Percentage of Face Amount or Category
Category 1 Included in all plans	Heart Attack (Myocardial Infarction)	100%	100%
	Transplant as the Result of Heart Failure	100%	
	Stroke	100%	
	Bypass Surgery as the Result of Coronary Artery Disease	25%	
Category 2 Included in all plans	Transplant as the Result of a Major Organ Failure other than Heart	100%	100%
	End Stage Renal Failure	100%	
	Blindness	100%	
	Permanent Paralysis (due to Covered Accident)	100%	
Category 3 Available only with the Critical Illness+Cancer Plans.	Cancer	100%	100%
	Carcinoma in Situ	25%	

- If a benefit is paid for a critical illness within one category, a benefit for a subsequent critical illness can be paid for in a different category only if 180 days separates the date of diagnosis from the previous critical illness.
- We will pay the benefit for bypass surgery and carcinoma in situ only once per lifetime per covered person. If a covered person later becomes eligible for benefits for another critical illness within the same category, the person is eligible to receive the remaining face amount left in the category.
- After 100% of benefits are paid in a specific category, no more benefits will be payable in that category.
- The Face Amount will reduce by 50% on the certificate anniversary date after the named insured's 75th birthday.

Wellness Benefit

- Pays \$50 per calendar year for specified health screening tests for each covered person.

Proposal applicable to AL, AK, AR, AZ, CO, DE, GA, IA, IN, LA, MI, MO, MS, NC, NE, ND, NH, NM, OH, OK, OR, RI, SC, SD, TN, TX, VA, WI, WV, WY.

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Optional Recurrence Benefit (Employer Option)

- Included with two of the four plan types, and applicable to Categories 1 or 2.
- Pays 25% of the original benefit payment if the covered person is diagnosed again with the same critical illness if more than 18 months have passed since the previous diagnosis, and no treatment has been received within that 18 month period. (Treatment does not include medications and follow up visits to the doctor).

Features

- In multi-state enrollments, situs state rules apply for Group Critical Illness 1000.
- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Conversion privilege for employee to individual critical illness policy if certain criteria is met.

Eligibility Requirements

- Issue ages 17-74 for both the employee and spouse.
- The employee must be permanent, actively working at least 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

- For Full Underwriting (evidence of insurability): 5 written and approved applications
- For Guaranteed Issue, there is a 10% participation requirement and a maximum face amount allowed of \$15,000 for employee only coverage. For one or two parent family coverage: \$5,000 for employee, \$2,500 for spouse (if covered) and \$1,250 for dependent child.

Premium Information

- Premiums are based on plan type chosen age and tobacco status.
- Premiums are unisex.
- Premiums are not based on occupational risk.

Definitions

Pre-existing condition means a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of coverage.

What is Not Covered

- Illegal activities
- Psychiatric or psychological conditions
- Self inflicted injury
- Semi-Professional or Professional Sports
- Suicide
- War
- Transient ischemic attacks
- Basal cell carcinoma and squamous cell carcinoma of the skin
- Melanoma diagnosed as Clark's Level I or II of Breslow less than .75mm
- Percutaneous coronary intervention (balloon angioplasty, stent implantation or related procedures to increase the flow of blood through the coronary arteries.
- Pre-existing conditions limitation

Underwriting

There are two underwriting options available with Colonial Life's Group Critical Illness 1000 – Guaranteed Issue and Full Underwriting.

Option 1- Guaranteed Issue

Employee and family coverage will be guaranteed issue on group critical illness during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their waiting period.

For Guaranteed Issue, there is a 10% participation requirement and a maximum face amount allowed of \$15,000 for employee only coverage. For one or two parent family coverage: \$5,000 for employee, \$2,500 for spouse (if covered) and \$1,250 for dependent child.

If the face amount applied for exceeds the guaranteed issue amount, full underwriting with evidence of insurability will apply.

Option 2- Full Underwriting

If meeting the participation requirement is a concern, full underwriting is available. For full underwriting (evidence of insurability) 5 written and approved applications are required.



Colonial Life's Group Critical Illness 1000
Group Critical Illness only without Recurrence
Monthly Rates Illustrated per Unit. 1 unit = \$1000
Tobacco

Age Bands	Employee	1-Parent	2-Parent
17-29	\$0.29	\$0.32	\$0.49
30-39	\$0.70	\$0.72	\$1.11
40-49	\$1.41	\$1.44	\$2.21
50-59	\$2.69	\$2.69	\$4.17
60-69	\$3.92	\$3.92	\$6.08
70-74	\$5.10	\$5.10	\$7.91

Non-Tobacco

Age Bands	Employee	1-Parent	2-Parent
17-29	\$0.19	\$0.22	\$0.33
30-39	\$0.40	\$0.42	\$0.65
40-49	\$0.79	\$0.81	\$1.24
50-59	\$1.46	\$1.48	\$2.28
60-69	\$2.20	\$2.20	\$3.42
70-74	\$3.53	\$3.53	\$5.47

Group Critical Illness only with Recurrence
Monthly Rates Illustrated per Unit. 1 unit = \$1000

Tobacco

Age Bands	Employee	1-Parent	2-Parent
17-29	\$0.34	\$0.39	\$0.58
30-39	\$0.85	\$0.86	\$1.33
40-49	\$1.69	\$1.73	\$2.65
50-59	\$3.23	\$3.23	\$5.00
60-69	\$4.70	\$4.70	\$7.30
70-74	\$6.12	\$6.12	\$9.49

Non-Tobacco

Age Bands	Employee	1-Parent	2-Parent
17-29	\$0.22	\$0.27	\$0.40
30-39	\$0.49	\$0.50	\$0.77
40-49	\$0.95	\$0.97	\$1.49
50-59	\$1.75	\$1.77	\$2.74
60-69	\$2.65	\$2.65	\$4.10
70-74	\$4.23	\$4.23	\$6.57

Health Screening Rider (Must be Included)

Employee - \$1.80
 1-Parent Family - \$1.80
 2-Parent Family - \$2.97



SECTION 10

**BENEFITS COMMUNICATION AND ENROLLMENT
SERVICES**

Benefit Communications That Count

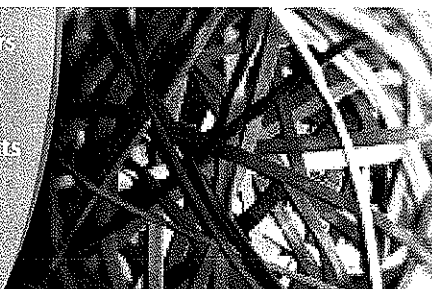


As health care costs continue to rise, it's more important than ever that your employees understand and appreciate the benefits you provide for them. With these increasing costs come increasing competition for quality employees – and you want to ensure you attract and retain the best.

A sound benefits package is a plus - but only if employees know and understand what you make available to them. Colonial Life provides professional, consistent counseling and communications throughout the entire enrollment process to help your employees not only understand their benefits but also appreciate them.

And the best part? We can provide the communications for you, so you can focus on other important aspects of your job.

Research shows a critical need for employers and insurance carriers to offer more meaningful and personalized information to help guide employees through the benefits decision-making process.¹ Decision-making support for both their core and voluntary benefits can help employees choose the coverage that fits their individual lifestyles and budgets. In fact, employees want to meet with benefit counselors either annually or as needed.²



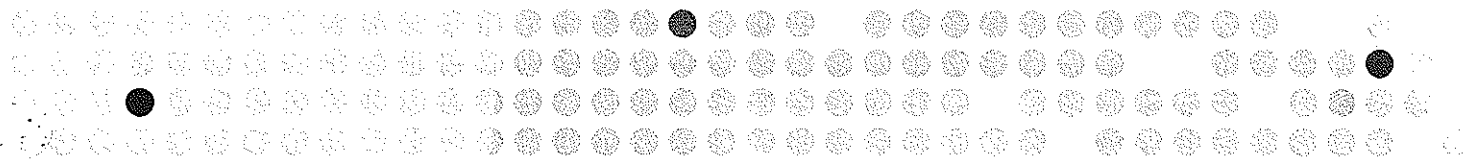
Pre-Enrollment Communications

Custom Communications

Colonial Life can provide quality enrollment communications – letters, fliers, PowerPoint presentations, brochures, e-mails, posters, tent cards – whatever works best to ensure your employees are aware of the details of your upcoming enrollment and the key details of your benefit offerings.

Group Meetings

To help provide background on the overall benefits program, highlight any major changes in the program and introduce any new offerings, we recommend that you begin your enrollment process with a group employee meeting. We can communicate whatever benefits you wish to highlight in a concise, professional manner.



¹"Industry Currents," produced by Employee Benefits News; "MetLife research spotlights thirst for life-stage guidance in open-enrollment season," Oct. 29, 2007.

²"Navigating the Workplace Benefits Landscape," Ron Neyer and Patrick T. Leary, LIMRA International, 2006

1-to-1 Meetings

Our trained benefit counselors meet individually with your employees to review the available benefits in a way that is easy to understand, discuss their own personal situation, and enroll them through our own enrollment technologies.

Our ability to provide consistent, clear communication through one-to-one meetings with employees helps ensure they understand the benefits available to them, which may create much greater employee satisfaction. Employees have the chance to confidentially review their current benefits, consider new options, and most importantly, see how their choices will affect their paycheck.

Our web-based Harmony® enrollment system provides online and offline capabilities:

- 1-to-1 enrollments that ensure all employees have an opportunity to meet individually with a benefits representative and understand the benefits you are providing.
- Self-enrollments and support for remote employees who can't meet with a benefits representative.
- Group enrollments that offer simplified methods to communicate and enroll benefits for groups of employees who are unable to meet individually with a benefits counselor.

ACOE International

Harmony
at work with your benefits

Colonial Life

My Benefits

My Employer's Contributions: 100.00

My Total Pay Deductions: 117.00 per year 0

Gross Pay	- 11,000.00
FICA	- 80.00
Health Insurance	- 11,000.00
Other	- 1,000.00
Net Pay	- 11,000.00

Update Employee Data

Through the system's Employee Profile Update function, employers can receive updated personnel records on employees to ensure records are current.

Review Existing Benefits

Our web-based enrollment system, Harmony®, helps us fit almost any enrollment need. Employees can review their existing benefits and the current deductions, as well as what the employer contributes.

Personal Salary Illustrations
 Outline the employees' benefit selections and how each affects their paycheck, so there are no surprises later on when the first deductions are made.

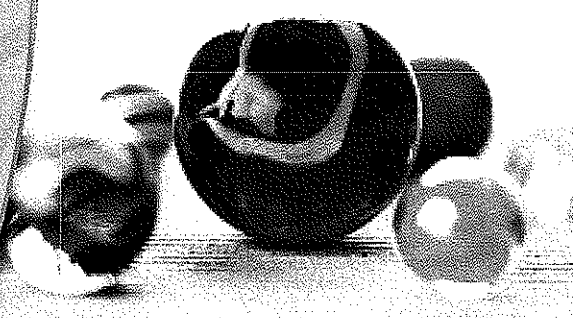
Paycheck Illustration		1234
MM Manufacturing		6/4/2008
<i>Pay to the order of</i> Charles Weathers		\$550.94
Five Hundred Fifty One and 94/100 ***		Dollars
ACME BANK, INC		
Memo Employee Pay		<i>Signed President and CEO</i>

PAYCHECK TOTALS **PAYCHECK ESTIMATOR**

Earnings and Deductions	Amount
Gross Pay / Pay Period	\$1,000.00
Spending/Savings Accounts (Click to collapse)	
<input checked="" type="checkbox"/> Dependent Care FSA (Applied)	\$100.00
	\$100.00
Deferred Compensation (Click to collapse)	
	\$0.00
Pre-Tax Benefit Cost (Click to collapse)	
<input checked="" type="checkbox"/> Aetna Group Health (Applied)	\$180.00
<input checked="" type="checkbox"/> Delta Dental (Applied)	\$27.00
Colonial Accident (Applied) Charles Weathers	\$16.18
	\$223.18
Taxable Income	\$676.82
Taxes (Click to collapse)	
Federal	\$34.35
Social Security	\$41.96
Medicare	\$9.81
State (SC)	\$34.88
Other	\$0.00
Post-Tax Benefit Cost (Click to collapse)	
Colonial's Universal Life (Applied) John Weathers	\$4.88
	\$4.88
Net Pay	\$550.94
+ Spending Accounts	\$100.00
After Reimbursement	\$650.94
Savings Total	
Savings by Pre-Taxing	\$81.02
Total Annual Savings	\$1,944.48

This Paycheck Illustration shows the impact of choices throughout your enrollment process and may not accurately reflect your final enrollment selections or your actual paycheck. Deduction periods per year may be different from pay periods per year. This illustration is an example of the paycheck from which deductions are made. For a copy and confirmation of final benefit selections, please consult your Election Form in the Finish Process.

After all, Colonial Life is all about making benefits count with options that mean the most to you. And we provide these services at no direct cost to you.



Benefit Statements

Provide a detailed overview of the benefits you contribute to or provide, so employees can see the true value of their benefits package. It's their "hidden paycheck" so to speak. They'll also see the dollar amounts that count toward additional benefits such as vacation days, parking passes or a paid uniform program.

TOTAL COMPENSATION STATEMENT

MM Manufacturing

Charles Weathers
300 Cartgate Circle
Chester, SC 29230

BENEFIT STATEMENT

Wednesday, June 04, 2008

Benefit	Annual Cost	
	Employee	Employer
Aetna Group Health	\$4320.00	\$5280.00
Delta Dental	\$648.00	\$960.00
Dependent Care FSA	\$2400.00	\$0.00
Social Security	\$1007.11	\$1007.11
Medicine	\$235.53	\$235.53
Total Cost	\$8610.64	\$7482.64
Annual Income		\$24000.00
Total Compensation		\$31482.64

This statement is only an overview of your benefits. It is not legally binding, and should not be considered a contract. If you should discover errors in this statement or if you have questions, contact your supervisor or person responsible for your benefits administration.

Enrollment Dates: 5/7/2008 - 7/31/2008
 Home Phone: 333-333-1111
 Work Phone: 333-111-2222
 Gender: Male
 Employee ID: 45045
 Birth Date: 3/16/1958
 Date of Hire: 6/1/2000
 Classification:
 Location: Chester
 Paychecks per Year: 24
 Department: Operations
 First Deduction Date: _____

ENROLLMENT ELECTION FORM for:

Charles Weathers
 300 Cartgate Circle
 Chester, SC 29230

Election Forms

Provide a detailed accounting of each employee's selections and contributions. It's a final clarification of the benefit selections and the cost involved.

NEW ELECTION FORM		Wednesday, June 04, 2008		
Benefit ID	Benefit Name / Option	New or Existing	Deduction Employee	Deduction Employer
602A	<input checked="" type="checkbox"/> Aetna Group Health Plan 2A (Plan 2A) Insureds: Charles Weathers (Employee) John Weathers (Son) DOB: 6/29/2003 Sex: Male Susan Weathers (Wife) DOB: 9/20/1975 Sex: Female	New	\$180.00 Pre-Tax	\$220.00
DD01	<input checked="" type="checkbox"/> Delta Dental Delta Dental Deluxe (Employee & Family) Insureds: Charles Weathers (Employee) John Weathers (Son) DOB: 6/29/2003 Sex: Male Susan Weathers (Wife) DOB: 9/20/1975 Sex: Female	New	\$27.00 Pre-Tax	\$40.00
CLA-Pre	<input checked="" type="checkbox"/> Colonial Accident* Colonial (Charles Weathers) Health Screening Rider Off-Job Accident Only Disability Rider - Employee (\$400.00 per Month)	New	\$16.18 Pre-Tax	\$0.00
CLA-Post	<input checked="" type="checkbox"/> Colonial's Universal Life* Colonial (John Weathers)	New	\$4.88 Pre-Tax	\$0.00
DEP	<input checked="" type="checkbox"/> Dependent Care FSA Dependent Care / Goal Amount \$2,400	New	\$100.00 Pre-Tax	\$0.00
			(Colonial Pre-Tax \$16.18) Pre-Tax Subtotal	\$323.18
			(Colonial Post-Tax \$4.88) Post-Tax Subtotal	\$4.88
			(Colonial Total \$21.06)	Grand Total \$328.06
			(24 deductions per year)	

This summary only includes benefits that are processed by this system.

*This application for coverage has been submitted to Colonial to review. If the application is approved you will receive a policy. Coverage under the policy will

1-to-1 Communication With You

You know what's best for your business and for your employees. That's why our first step in benefits communication is to communicate with *you*. We will work with you to determine what you want to communicate and when and how to do it. You can count on Colonial Life's professional, consistent benefits counseling and communication to be tailored to meet your needs, not ours.

Save costs, save time, save energy – and gain greater employee satisfaction through our personal, quality benefit communications that count.

Colonial Life
 1200 Colonial Life Boulevard
 Columbia, South Carolina 29210
 coloniallife.com
 5/09

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Enrollment Options

Smooth, streamlined and effective enrollments

Colonial Life
Making benefits count.

Employees today are being asked to become more engaged in the benefits enrollment process and make more informed decisions. Employers want more decision-making support for employees.¹

In other words, technology is important, but people make the difference. And at Colonial Life, we've always understood that.

That's why we're not just another voluntary benefits provider. What sets us apart in meeting the *real* needs of today's workplace are the benefits counseling and enrollment options we provide for **organizations of all sizes** – both for their core and voluntary benefits. And the best part? We don't charge for these services.

When planning and conducting each enrollment, we serve as the benefit counselors for working Americans to help them understand and appreciate their benefits. **And** we work with you to determine which of our enrollment options will best meet your business needs.

Whichever option you choose, a Colonial Life benefits representative can provide simple, straightforward advice about the benefits employees have and those they may need to fit their individual lifestyles and budgets.

A Personal Touch And Easy-To-Use Enrollment Technology

- Colonial Life's traditional **one-to-one** enrollments offer the most employee engagement and best opportunity for decision-making support. To help educate and counsel your employees on their benefit needs, we come to your worksite and spend one-to-one time with each employee.
- In cases where employees work in the field, are constantly mobile or are in secured locations, our Call Center provides another one-to-one option. Employees can simply call our toll-free number and a Call Center Associate will educate the employee about the benefits available, answer the employee's questions and lead the employee through the enrollment process.
- We also offer the option of **co-browsing**. It's the same as a one-to-one enrollment but conducted over the Internet with a Colonial Life benefits representative.
- **Self enrollment** and group meetings offer alternative options that are available to access employees who work remotely or are not able to meet with a benefits representative. Our pre-enrollment communications can introduce employees to our simple web-based enrollment system and the steps they need to follow.

All Powered by Harmony®

Whichever option best fits your needs, the web-based technology that powers all of our enrollments is our award-winning² and simple-to-use Harmony® system, which features online and offline capabilities.

Colonial Life developed the Harmony system to provide:

- Streamlined enrollments in which your employees can enroll in all their benefits – core and voluntary.
- Consistent communications. Your company's benefits program is communicated consistently to all employees, regardless of location or enrollment option.
- Daily enrollment reporting. The reporting tool allows us to provide you with data on who is enrolling, who's not, and details on elections being made each day during the enrollment.
- Flexible options for custom data feeds.
- New hire support.

Harmony utilizes safeguards to keep information about your employees and their elections protected, provides immediate notification if employees are eligible for the products they are applying for, and supplies accurate payroll deduction information after the enrollment. Colonial Life also gives plan administrators ongoing and online access to a website full of tools to help with their day-to-day administrative tasks.

Benefit	Details	Cost
Medical	CBOS (Fanny)	\$200.00
Life Insurance	Employer Provided Life \$25,000 Face Amount	\$18.75
Health Care FSA	Health Care FSA Ded. Amount \$400	\$16.38
Colonial Accidents		
Colonial Cancer*		
Colonial Short Term Disability	Colonial	\$15.23

My Employee's Contributions: \$325.00
My Cost Per Deduction (2% per year): \$249.76

Review each benefit. Click here to complete this enrollment. [Finish](#)

Benefit Review Required
 I have enrolled or not applied for this benefit.
 I need to complete an application for this benefit.
 I have declined or discontinued this benefit.

You Can Count on Us

At Colonial Life, we help you build a stronger business with more loyal and satisfied employees every day. Our customized enrollment options and Harmony enrollment system, combined with our benefits counseling and personal insurance products, help employees understand and appreciate what you do for them while taking the burden of enrollment off of your shoulders.

It's just another way we're **making benefits count** for businesses like yours.

Talk to your Colonial Life benefits representative or visit coloniallife.com to find out more about our customized enrollment options.

²2006 Benefits Selling Readers' Choice Awards.

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Columbia, South Carolina 29210
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65658-3



SECTION 11

SERVICE CAPABILITIES

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Multiple Solutions for Premier Clients



Premier Client Services is Colonial Life's answer to serving the needs of our large case customers with 1,000 or more eligible employees in both the public sector and commercial markets.

1 Quality

Serving our clients with the **highest level of quality** as the largest enrollment company in the industry

2 Flexibility

Delivering **flexible, innovative and tremendous capabilities** to serve our clients with excellence

3 Focus

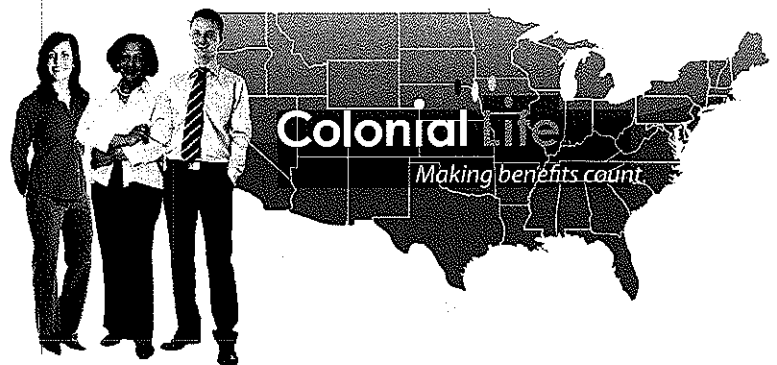
Strategically focused on:

- New growth
- Stable relationships
- Unmatched support

We dedicate our most valuable resource – the Premier Client Services Team – to clients like you. Our dedicated team helps you and your HR Department from your first experience with Colonial Life through the ongoing areas of client management and billing administration.

- The **Client Consultant** serves as your key contact in the home office during your evaluation of Colonial Life.
- The **Implementation Manager** works with you and key areas of our home office to ensure a successful enrollment.
- The **Regional Enrollment Manager** has the primary responsibility for training and performance of the National Enrollment Team. Our network of more than 6,000 benefit counselors stretches across the nation to enroll your employees.
- The **Enrollment Data Manager** leads the necessary technical research and analysis required to exchange data with you.
- The **Client Manager** is the primary point of contact after you become a Colonial Life customer.
- The **Account Services Billing Manager** ensures that the Colonial Life billing system is set up to support the client's payroll deduction.
- The **Billing Specialist** assists in day to day billing administration to keep the invoice accurate.

With more than 6,000 Benefit Counselors across the country, chances are, we're in your town.



Experience & Long-Term Relationships

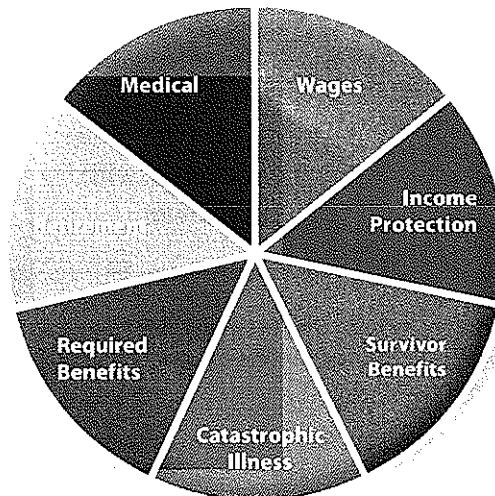
180,000 employees		30 Year client
170,000 employees		41 Year client
70,000 employees		23 Year client
62,000 employees		34 Year client
55,000 employees		26 Year client

45,000 employees		7 Year client
32,250 employees		18 Year client
25,000 employees		32 Year client
15,000 employees		14 Year client
10,000 employees		18 Year client

We have built our reputation on providing extraordinary service with a product portfolio that is exceptional. This creates relationships that are built to last.

Colonial Life's portfolio of personal insurance products and services can help you:

- Realize tax savings for you and your employees.
- Communicate the value of your benefits package to retain employees and reduce turnover.
- Fill in gaps in existing benefits coverage.



Medical
Hospital Confinement Indemnity Insurance
Accident Insurance
Income Protection
Disability Insurance
Catastrophic Illness
Cancer Insurance Critical Illness Insurance
Survivor Benefits
Life Insurance

Our web-based billing and administration services offer you a paperless billing process.

From receipt to reconciliation and payment, our E-Services, available at no charge, are designed to save you valuable time and energy so you can focus on the other important aspects of your job.

With Colonial Life you get the full assembly. You get our benefits education and communication expertise that will help you and your employees understand your benefit program and what solutions (products) they need. And all that is fulfilled by a world-class enrollment team and flexible enrollment solutions designed to fit your needs, staffed by a certified, long-standing core team of enrollers all across the nation.

Why go to several sources for benefits communication, education and enrollment when we can manage it all – and manage it well? Let Colonial Life provide the solutions for all or your benefit program's needs.

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1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

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Colonial Life
Making benefits count.

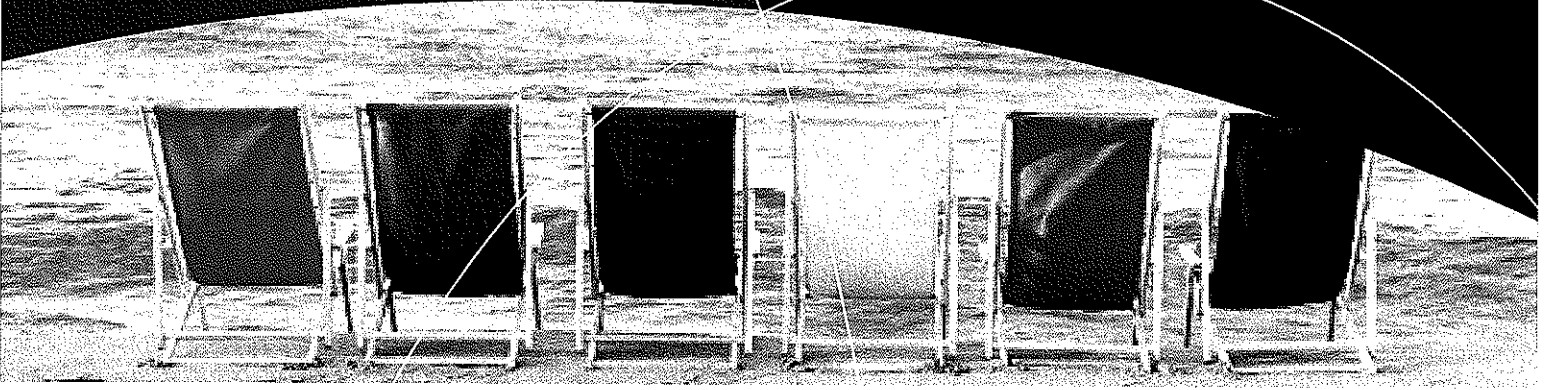
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Hassle-Free Services

Service With You in Mind.

Colonial Life
Making benefits count.



With shrinking Human Resource staffs becoming the way of the business world, you don't need administrative hassles. Colonial Life's goal is to make doing business with us as easy as possible, saving you valuable time and energy. We strive to provide service *your way* and make your benefits count.

Our accessible, professional and caring customer service teams understand the needs of employers and employees alike, and treat both with the courtesy and knowledge they expect. Unlike many companies that provide you benefits communication and enrollment services and are then out the door, we work to develop lasting, trusting relationships with our accounts and our policyholders by offering superior service in areas such as the following for our Colonial Life products.

Billing Services That Meet Your Business Needs

- Through Colonial Life's flexible billing system, you can pay all of your Colonial Life premiums through one payroll slot, if you choose.
- You can also select your regular billing frequency to suit your schedule.
- And you can take advantage of Colonial Life's convenient E-Services, which include Ez Billing, our paperless billing service, plus online bill view and bill payment, conducted through our secure website – all at no charge to you.

Help With Account Administration, When You Need It

- Our dedicated telephone service and billing teams focus solely on providing quick, accurate and courteous service for our accounts.
- You can access account service and information through our secure plan administrator website, toll-free account service line, 24-hour fax and quarterly plan administrator newsletter.



Fast, Simplified Underwriting and Processing

- To help enrollments go smoothly, we have the capabilities to make fast, often automatic, underwriting decisions.
- Many of our products require minimal health questions.
- We can receive most of our applications electronically, which provides quick, efficient policy issue and more accurate deductions on your first bill.

Quick, Easy Claims Processing

- We provide the means to file claims quickly and easily by fax and to file wellness claims over the telephone or the Internet.
- Policyholders can opt to expedite a claim payment by selecting our overnight delivery option, at an additional cost.
- They can also receive an automated telephone notification when the claim has been received and, upon request, when the claim has been processed.

Outstanding Claims Service

- Nine in 10 claimants voice strong approval for the service they've received from Colonial Life.
- More than 90 percent of respondents describe their customer service representative as courteous, professional, knowledgeable and caring.

Customer Satisfaction Survey, LIMRA International, 2006.

Superior Policyholder Service

- Our policyholders can rely on our call center specialists, including some who speak Spanish, to be trained in the key aspects of Colonial Life's business, as well as how to provide courteous, responsive customer service.
- Through the secure ColonialConnect for PolicyholdersSM website, designed specifically for policyholders, customers can submit claims, access claim status information, make simple service requests, print service forms, and e-mail service questions to our Customer Service Center.

Customers also have 24-hour access to automated information via our voice response center, through which they can obtain claim status, mail and fax information; order service forms, change their address or telephone number; and file a wellness claim over the telephone.

All of these add up to one thing for you:
convenient, simple and courteous service
– not just for today but for the long term.
They're just one more way we're making
benefits count for you.

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Columbia, South Carolina 29210
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Electronic Services

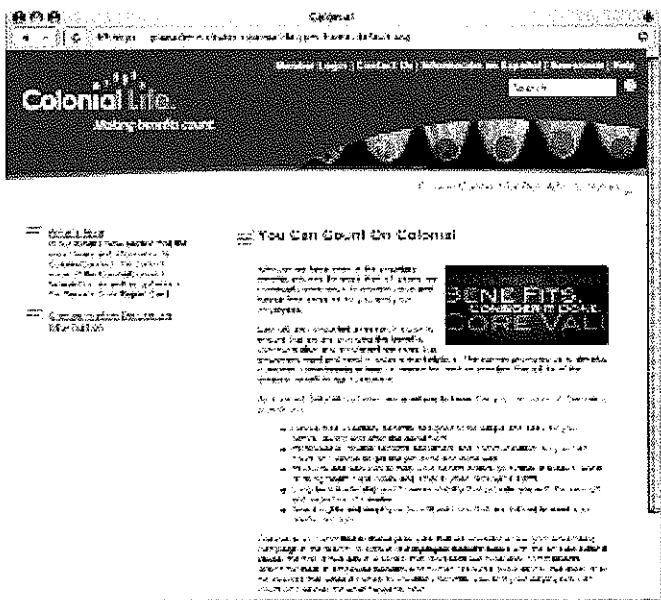
Quick, Simple, and Easy For You

Colonial Life
Making benefits count.

Does the idea of simplified billing sound good to you? How about spending less time on the tasks with even less hassle? Colonial Life's E-Services are designed to save time, trouble and paper – but still provide you with professional, courteous service, your way.

Our web-based billing and administration services for Colonial Life products are designed with our plan administrators in mind. We want to help make benefits count for you, and save you valuable time and energy so you can focus on the other important aspects of your job.

ColonialConnect for Plan AdministratorsSM Website

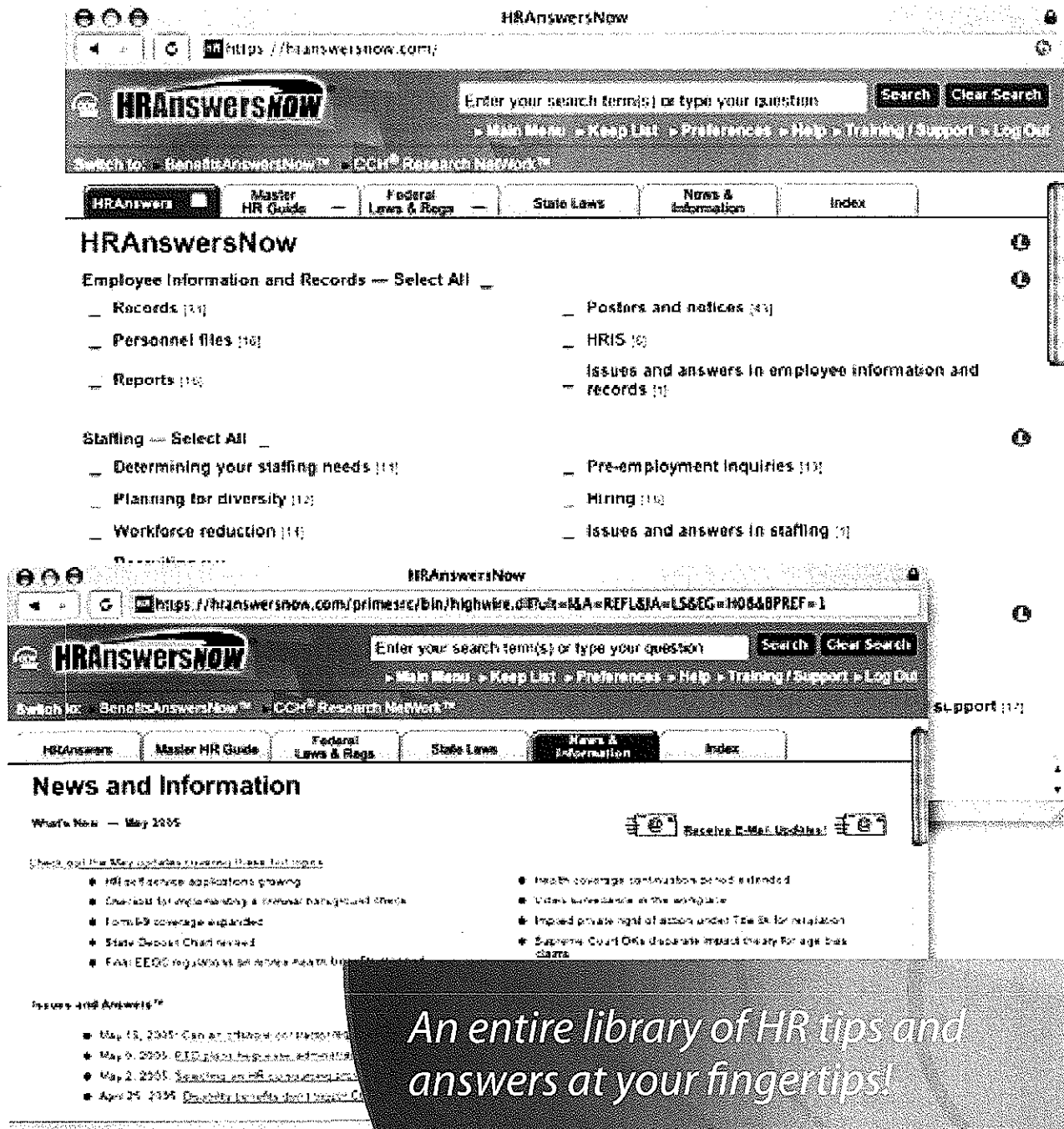


All of our E-Services are conducted through this secure website, which our account plan administrators may join at no charge. The site allows you to view your bill and conduct online billing services, find helpful Colonial Life administrative tips, download claim and service forms, e-mail key account service areas, and enjoy free access to the CCH HRAnswersNow[®] website.

One of the reasons Colonial Life developed this secure website was to help protect your privacy. We are committed to adhering to all legal requirements so we can protect the privacy of our customers, as defined by the Gramm-Leach-Bliley Act (GLB) of 1999, HIPAA Privacy Rule, and various other Federal and State Insurance Privacy Laws.

CCH HRAnswersNow® Website Access

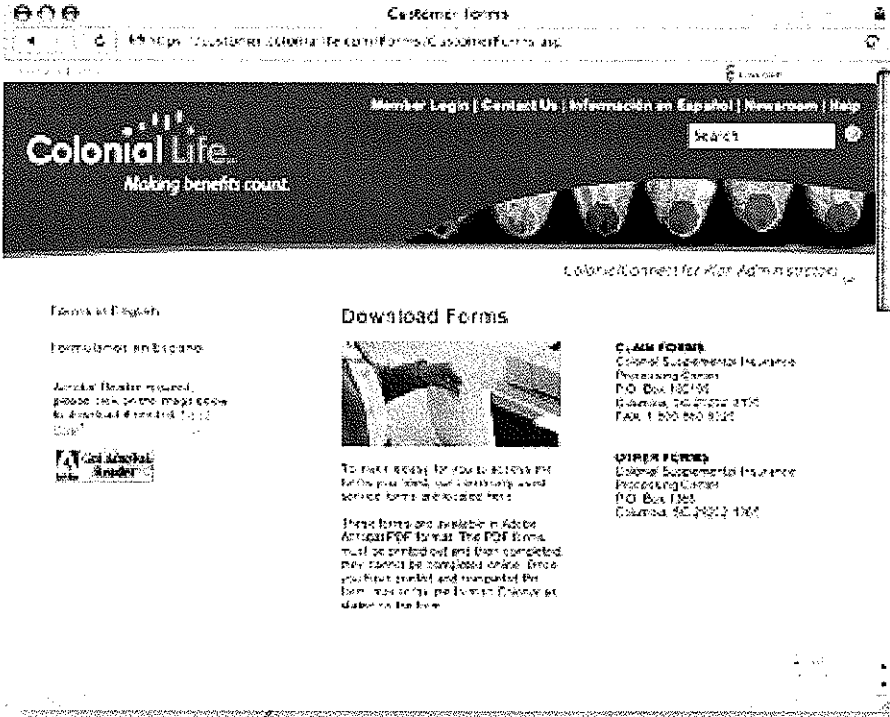
Through an agreement with CCH (Commerce Clearing House) Inc., ColonialConnect provides you direct, free access to the CCH HRAnswersNow website. This valuable site includes information on HR policies and guidelines, tools and checklists, and the most up-to-date state and federal laws and regulations, explained in everyday language.



An entire library of HR tips and answers at your fingertips!

ColonialConnect for PolicyholdersSM Website

Through this secure website, your employees have 24/7 access to claim forms and claim status information and can e-mail our customer service area.



Always With A Personal Touch

It's important to enjoy the ease and automation that technology provides, but we never underestimate the need for personal, courteous service. That's why we back each of these services with experienced specialists who are available by phone daily to provide assistance to you and your employees.

Colonial Life helps you make benefits count with quick, simple, and reliable E-Services — all designed to make it easy for you and your employees.

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