

## TermLife 5000

Colonial Life's Term Life insurance plan offers life insurance protection where the benefit remains the same through the life of the policy. At the end of the term period selected by the employee (10-, 15-, 20-, or 30-years), the policy may be continued on a yearly renewable basis, without proof of good health. Sample Rates shown at the bottom are based off non-tobacco rates. Term Life coverage is post-tax.

<b>Benefits:</b>	<b>Description:</b>
<b>Death Benefit</b> <i>Amounts available vary by age</i>	Range from \$10,000 to \$250,000
<b>Term Levels</b> <i>Varies by age, provides coverage for set amount of years with guaranteed level premiums and may be renewed annually thereafter without evidence of insurability</i>	10, 15, 20, and 30-year terms available
<b>Terminal Illness Accelerated Death Benefit</b> <i>Automatically included in the base policy at no additional premium, allows policyowner to receive an advance of up to 75% of face amount, up to a maximum of \$150,000 (in most states)</i>	Can request up to 75% of death benefit if diagnosed with a terminal illness has a life expectancy of 12 months or less
<b>Additional Benefits:</b>	<b>Description:</b>
<b>Spouse Term Rider</b> <i>Spouse signature not required, may convert to a cash value policy</i>	Death benefits range from \$10,000 to \$50,000, 10 and 20-year term options available
<b>Children's Term Rider</b> <i>Covers all dependent children for one level premium, may convert to a cash value policy</i>	Death benefits range from \$1,000 to \$20,000
<b>Accidental Death Benefit Rider</b> <i>Up to a maximum of \$150,000</i>	Doubles benefit amount if insured dies as a result of an accident before age 70
<b>Waiver of Premium Benefit Rider</b> <i>Total disability is considered permanent when the total disability continues with no interruptions for at least six consecutive months.</i>	Waives all premiums due on the base policy & attached riders during the total and permanent disability of the primary insured before age 65

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## Sample Monthly Deductions

Non-Tobacco Rates	10 Year Term				
<b>MONTHLY RATES (12 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$11.65	\$10.21	\$13.31	\$16.42
	40	\$13.96	\$14.04	\$19.06	\$24.08
	50	\$23.29	\$25.58	\$36.37	\$47.16
<b>SEMI-MONTHLY RATES (24 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$5.83	\$5.11	\$6.66	\$8.21
	40	\$6.98	\$7.02	\$9.53	\$12.04
	50	\$11.65	\$12.79	\$18.19	\$23.58
<b>BI-WEEKLY (26 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$5.38	\$4.71	\$6.14	\$7.58
	40	\$6.44	\$6.48	\$8.80	\$11.11
	50	\$10.75	\$11.81	\$16.79	\$21.77
<b>WEEKLY (52 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$2.69	\$2.36	\$3.07	\$3.79
	40	\$3.22	\$3.24	\$4.40	\$5.56
	50	\$5.37	\$5.90	\$8.39	\$10.88
Non-Tobacco Rates	20 Year Term				
<b>MONTHLY RATES (12 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$11.81	\$10.54	\$13.81	\$17.08
	40	\$14.58	\$15.42	\$21.12	\$26.83
	50	\$25.69	\$31.58	\$45.37	\$59.16
<b>SEMI-MONTHLY RATES (24 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$5.91	\$5.27	\$6.91	\$8.54
	40	\$7.29	\$7.71	\$10.56	\$13.42
	50	\$12.85	\$15.79	\$22.69	\$29.58
<b>BI-WEEKLY (26 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$5.45	\$4.86	\$6.37	\$7.88
	40	\$6.73	\$7.12	\$9.75	\$12.38
	50	\$11.86	\$14.58	\$20.94	\$27.30
<b>WEEKLY (52 PAYPERIODS)</b>	<b>ISSUE AGE</b>	<b>\$25,000.00</b>	<b>\$50,000.00</b>	<b>\$75,000.00</b>	<b>\$100,000.00</b>
	30	\$2.73	\$2.43	\$3.19	\$3.94
	40	\$3.36	\$3.56	\$4.87	\$6.19
	50	\$5.93	\$7.29	\$10.47	\$13.65