

Whole Life 5000

Colonial Life's WholeLife insurance plan is individually owned, with guaranteed level premiums, guaranteed cash values and a guaranteed death benefit. Coverage is permanent and is guaranteed for the life of the policy (to age 100), provided premiums are paid when due. Sample Rates shown below are based off non-tobacco. Both Paid up at age 70 and Paid up at age 100 are represented.

Benefits:	Description:
Death Benefit <i>Amounts available vary by age</i>	\$5,000 to \$500,000
Two Plan Options <i>The policy is paid-up at the original face amount when the insured reaches the specified age, with no additional premiums due</i>	Paid-Up at Age 70 & Paid-Up at Age 100
Guaranteed Cash Value <i>In addition to death benefit coverage, it also provides a guaranteed cash value accumulation that grows taxdeferred.</i>	4.5%
Terminal Illness Accelerated Death Benefit Provision <i>Automatically included in the base policy at no additional premium, 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 and has a life expectancy of 12 months or less
Additional Benefits:	Description:
Guaranteed Purchase Option <i>Provides the policyowner the right to buy additional insurance on the life of the insured without providing evidence of insurability if the policy is purchased before age 55.</i>	Available on the second, fifth, and eight anniversary dates.
Juvenile Whole Life Plan <i>Employees can purchase this for children or grandchildren without purchasing coverage of themselves</i>	A juvenile whole life plan is available for eligible dependents.
Spouse Term Rider <i>Spouse signature not required, may convert to a cash value policy</i>	Face amounts range from \$5,000 to \$50,000, 10 and 20-year term options available
Children's Term Rider <i>Covers all dependent children for one level premium, may convert to a cash value policy</i>	Face amounts range from \$1,000 to \$20,000
Accidental Death Benefit Rider <i>Up to a maximum of \$150,000</i>	Doubles benefit amount if insured dies as a result of an accident before age 70
Waiver of Premium Benefit Rider <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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Non-Tobacco Rates		Paid up at Age 70			
MONTHLY RATES (12 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$27.75	\$47.46	\$69.68	\$91.91
	40	\$42.10	\$76.33	\$113.00	\$149.66
	45	\$70.50	\$135.83	\$202.24	\$268.66
SEMI-MONTHLY RATES (24 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$13.88	\$23.73	\$34.84	\$45.96
	40	\$21.05	\$38.17	\$56.50	\$74.83
	45	\$35.25	\$67.92	\$101.12	\$134.33
BI-WEEKLY (26 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$12.81	\$21.90	\$32.16	\$42.42
	40	\$19.43	\$35.23	\$52.15	\$69.07
	45	\$32.54	\$62.69	\$93.34	\$124.00
WEEKLY (52 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$6.40	\$10.95	\$16.08	\$21.21
	40	\$9.72	\$17.61	\$26.08	\$34.54
	45	\$16.27	\$31.35	\$46.67	\$62.00
Non-Tobacco Rates		Paid up at Age 100			
MONTHLY RATES (12 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$25.00	\$42.24	\$61.81	\$81.41
	40	\$35.75	\$63.37	\$93.56	\$123.75
	45	\$55.52	\$98.25	\$145.87	\$193.49
SEMI-MONTHLY RATES (24 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$12.50	\$21.12	\$30.91	\$40.71
	40	\$17.88	\$31.69	\$46.78	\$61.88
	45	\$27.76	\$49.13	\$72.94	\$96.75
BI-WEEKLY (26 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$11.54	\$19.50	\$28.53	\$37.57
	40	\$16.50	\$29.25	\$43.18	\$57.12
	45	\$25.62	\$45.35	\$67.32	\$89.30
WEEKLY (52 PAY PERIODS)	ISSUE AGE	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00
	30	\$5.77	\$9.75	\$14.26	\$18.79
	40	\$8.25	\$14.62	\$21.59	\$28.56
	45	\$12.81	\$22.67	\$33.66	\$44.65