

Term Life Insurance



Our term life plan provides security and help during challenging times.

Many employees will go through a life stage with greater financial obligations. They may need additional coverage if they're getting married, buying a home, having a child or preparing for retirement. When you include term life insurance in your overall benefits package, you're giving employees options to help cover final expenses from unexpected death and lessen future financial strain for their loved ones.

Product advantages	<ul style="list-style-type: none"> ■ Supplements cash value life insurance during high-need years, offering the highest death benefit for the lowest cost ■ Can be combined with other supplemental insurance policies, such as short-term disability and cash value life insurance, to help build an employee's financial foundation
Attractive underwriting	<ul style="list-style-type: none"> ■ Unlimited maximum face amount, subject to underwriting ■ Post-enrollment guaranteed issue options available in accounts with 50+ employees if participation requirements are met ■ Simplified issue underwriting available for accounts with greater than three employees ■ Non-medical underwriting (no blood profiles or examinations) available for certain age bands and face amounts ■ Spouse signature not required for spouse term rider or spouse term policy with face amounts less than \$50,000, except in states that require applicant to sign
Family coverage options	<ul style="list-style-type: none"> ■ Stand-alone spouse policy available with no employee policy required ■ Spouse term rider (10- and 20-year) available on employee policy ■ Children's term rider available on employee or spouse policy
Competitive features	<div>NEW →</div> <ul style="list-style-type: none"> ■ Four plan options (10-, 15-, 20- and 30-year) that offer flexibility to meet each employee's specific needs ■ Broad issue age ranges, up to 75 on the 10-year plan ■ Tobacco-distinct rates ■ Unisex rates on face amounts up to \$250,000 ■ Premium savings for face amounts over \$250,000 based on health and issued with gender-distinct rates ■ Guaranteed level premiums for the selected term ■ Annually renewable (to age 95) at guaranteed rates without proof of good health ■ Accelerated death benefit due to terminal illness ■ Option to convert all or a portion of term benefit amount into cash value insurance (through age 75) without proof of good health ■ Portability that enables employees to take coverage with them if they change jobs or retire
Optional riders	<div>NEW →</div> <div>NEW →</div> <ul style="list-style-type: none"> ■ Accidental death benefit rider ■ Chronic care accelerated death benefit rider ■ Critical illness accelerated death benefit rider ■ Waiver of premium rider

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

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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