



The Advantage of Choice

Having a choice is important. After all, your lifestyle and your needs are different from the next person's. Now you can choose The Colonial Advantage. With Colonial Supplemental Insurance, you can select products that meet your individual needs and provide protection, for what happens next.

Disability Insurance – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness. *23.2 million disabling injuries were reported in 2004.*¹

Accident Insurance – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury. *There were about 27 million visits to hospital emergency departments for injuries in 2003.*¹

Cancer Insurance – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests. *In the U.S., men have a one-in-two lifetime risk of developing cancer, and for women the risk is one in three.*²

Critical Illness Insurance – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy. *On average, every 45 seconds, someone in the United States has a stroke.*³

Hospital Confinement Insurance – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans. *Hospital spending, nearly one-third of total national health expenditures, increased 8.6 percent in 2004.*⁴

Life Insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. *A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.*

Colonial's coverages share important features:

- Coverage is available for your spouse and children with most products.
- Benefits are paid directly to you, unless you specify otherwise.
- With most plans, you can continue coverage when you retire or change jobs, with no increase in premiums.
- With most plans you receive benefits regardless of any other insurance you may have with other insurance companies.

See your Colonial representative to find out how you can apply for these valuable coverages.

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial representative.

¹National Safety Council, *Injury Facts*, 2005-2006 edition.

²*Cancer Facts & Figures*, American Cancer Society, 2007.

³*Heart Disease and Stroke Statistics – 2007 Update*, American Heart Association.

⁴*Centers for Medicare & Medicaid Services, Office of the Actuary, January 2006.*

Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company
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SUPPLEMENTAL INSURANCE

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