

ChoicePlus Universal Life Insurance



Could your family maintain
their current lifestyle without you?



COLONIAL
SUPPLEMENTAL INSURANCE

for what happens next[®]



Balance your family's resources and needs with...

...Universal Life Insurance

The risk of premature death is significant. And if that happens, so is the possibility of leaving financial obligations unfulfilled. Consider what would happen to your family's way of life if you or a family member died unexpectedly. How would you or your family pay for medical expenses, car loans, rent or mortgage payments, credit card debts, your children's education — even everyday living expenses like food, clothing and utility bills?

Universal life insurance from Colonial Life & Accident Insurance Company (Colonial) can help balance your resources by working with term or group life insurance to offer broad long-term insurance protection. Plus, these special features give you greater flexibility to meet your individual needs:

- Policy offers flexibility to increase or decrease the face amount and change premium payments.
- Policy is yours to keep for as long as you choose — even if you change jobs or retire. Only your payment method will change.
- Premiums will not increase because you get older.
- Premiums build cash value.
- Family coverage and additional rider benefits are also available.

The policy fund value earns interest at current interest rates which are subject to change. This can affect the performance of your policy. Low interest rates for a long period of time may require more premium to carry the policy to maturity.

Two ways to add coverage for your spouse and children:

■ Your Spouse

1. Universal Life Policy: Give your spouse a universal life insurance policy of his or her own with the same flexible benefits available to you — whether or not you buy a policy for yourself.
2. Spouse Term Rider: Add level term life insurance for your spouse when you purchase your policy.

■ Your Children

1. Universal Life Policy for Each Child:
 - Life insurance protection at low rates because of issue age.
 - Continuing coverage, even if health problems develop.
 - A cash value fund that will grow throughout the years.
 - Available whether or not you buy a policy for yourself.
 - Opportunity to increase coverage at ages 18, 21 and 24 without evidence of insurability.
2. Children's Term Rider: Cover all your children for one low premium when you purchase your policy.

Accelerated Death Benefit Rider

- Automatically available if your policy has a death benefit of \$10,000 or more.
- No additional premium cost — a fee is charged only if you use the benefit.
- Gives you the option to receive up to 60 percent of your death benefit if you are diagnosed with a terminal illness.

Additional Benefit Riders

Create a plan that meets your individual needs by adding one or more of these riders to your universal life coverage for an additional cost:

■ Accidental Death Benefit

- Pays an additional benefit if you die as a result of an accident before age 70.
- Benefit doubles if death occurs while you are a fare-paying passenger on a public conveyance such as a subway or city bus.

■ Additional Coverage Term

- Additional 20-year level term coverage for you and/or your spouse.
- Can convert to increased coverage under your existing universal life plan or a new universal life or permanent plan without evidence of insurability.
- Premiums remain level for the duration of the rider.

■ Guaranteed Purchase Option

- Increase your life coverage without providing evidence of insurability.
- Increase your coverage at the second, fifth and eighth policy years or when specified life events occur.
- Premium determined by your current age and amount of insurance you choose.
- A great way to fight inflation and protect your insurability.

■ Waiver of Monthly Deduction

- Waives all monthly deductions (cost of insurance for your policy and any riders) if you become totally and permanently disabled before age 65.
- Premiums waived by this provision don't have to be repaid.
- Your policy's cash value remains intact and continues earning interest.

See your Colonial representative for additional information for your state.

The Colonial Advantage

- An industry leader and pioneer since 1939.
- Communications and benefits education to help you understand the benefits you have — and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual benefit needs, with premiums paid through convenient payroll deduction.

Learn more about these and all of the advantages Colonial has to offer at www.coloniallife.com.



Your Universal Life Benefits Outline

Name-Primary _____ Age _____ Tobacco/Nontobacco
 Name-Spouse _____ Age _____ Tobacco/Nontobacco
 Name-Juvenile _____ Age _____ Tobacco/Nontobacco

	Primary	Spouse	Juvenile
Initial Death Benefit	\$ _____	\$ _____	\$ _____
Cash Value at Age 65 Based on Guaranteed Rate of 4%	\$ _____	\$ _____	\$ _____
Death Benefit at Age 65 Based on Guaranteed Rate of 4%	\$ _____	\$ _____	\$ _____
Total Premiums Paid to Age 65	\$ _____	\$ _____	\$ _____
Policy Premium	\$ _____	\$ _____	\$ _____
Spouse Term Rider _____ Units	\$ _____	\$ _____	
Children's Term Rider _____ Units	\$ _____	\$ _____	
Accidental Death Benefit Rider	\$ _____	\$ _____	
Additional Coverage Term Rider \$ _____ Death Benefit	\$ _____	\$ _____	
Guaranteed Purchase Option Rider	\$ _____	\$ _____	
Waiver of Monthly Deduction Rider	\$ _____	\$ _____	
TOTAL PREMIUM	\$ _____	\$ _____	\$ _____



for what happens next®

This worksheet assumes that illustrated interest and cost of insurance rates remain unchanged. Current interest rates may be changed by the company on a monthly basis. Current cost of insurance rates are lower than or equal to the maximum cost of insurance rates for your current age. We cannot change your rates due to a deterioration of your health. Any rate change must be made on everyone your age in your state. For complete details, please refer to policy form UL97, UL97NL, UL97-GPO, UL97NL-GPO and applicable state versions; for example, in Texas, UL97-TX, UL97NL-TX, UL97-GPO-TX, UL97NL-GPO-TX.

Exclusions and Limitations

If the insured commits suicide within two years (one year in Colorado and North Dakota) 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 premiums paid minus

any loans, loan interest and surrenders to you. We will not pay any increases in death benefits if the insured commits suicide, whether he is sane or insane, within two years (one year in Colorado and North Dakota) from the effective date of the increase. Our only obligation will be to refund the cost of insurance paid for the increase in the event of suicide. (In Missouri, should death occur as a result of suicide, our company is responsible only for return of premiums paid when application is made with intent to commit suicide.)

You will receive a policy summary or illustration (whichever is applicable in your state) when your policy is issued.

This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company, whichever is applicable.

Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company

1200 Colonial Life Boulevard, Columbia, South Carolina 29210

www.coloniallife.com

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