

## Your bills keep coming, even when your paycheck doesn't.

Like most of us, you likely depend on your paycheck to maintain your current quality of life. If you got sick or hurt and couldn't work, how long could you go without a paycheck?

**Half of households say they couldn't raise \$2,000 within a month, if needed.<sup>2</sup>**

### Would you be financially prepared?

#### Protect your income

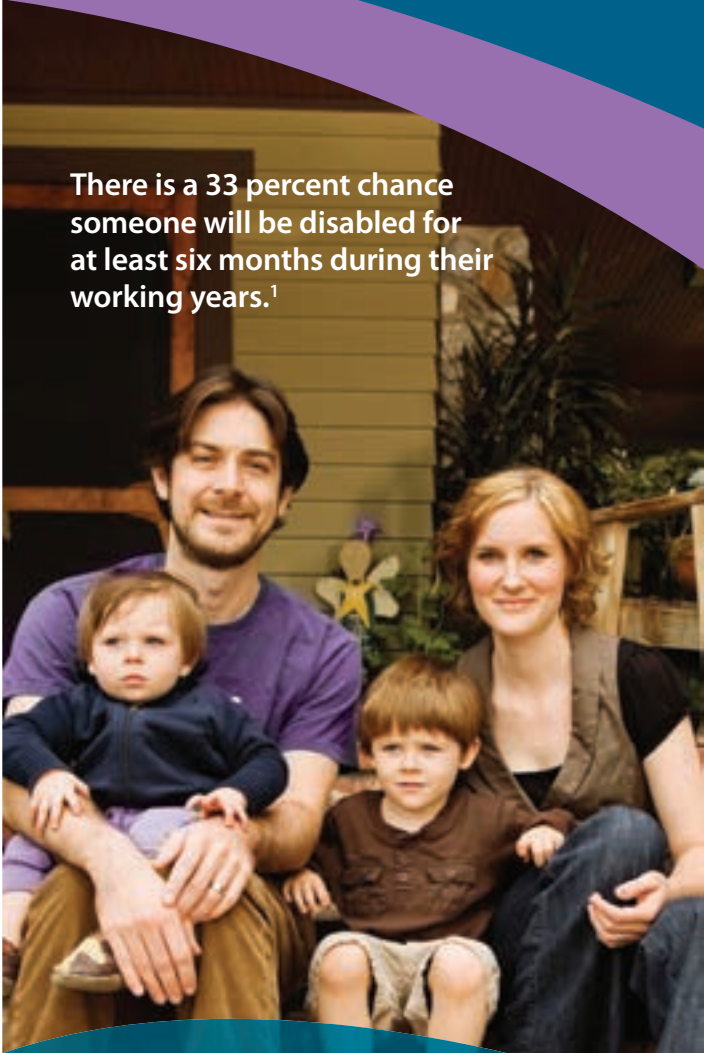
Colonial Life's Disability Insurance offers a monthly benefit to replace a portion of your income if you are disabled and can't work due to a covered accident or covered sickness. You can use this benefit however you need.

#### It can help you cover expenses like:

- Mortgage or rent payments
- Credit card bills
- Utility bills, such as electricity, gas, water, cable TV and Internet
- Car payments, gas and other transportation costs
- Food, clothing and other necessities

#### With Colonial Life's Disability Insurance:

1. You're paid regardless of any other insurance you may have with other insurance companies.
2. Benefits are paid directly to you (unless you specify otherwise).
3. At enrollment, you may choose the amount of your disability benefits to meet your needs (subject to income).
4. Your coverage is available through convenient payroll deduction.



There is a 33 percent chance someone will be disabled for at least six months during their working years.<sup>1</sup>

#### Here's how it works

Mark and his wife had a second child and bought a new house to accommodate their growing family. Mark's job enabled him to pay for his family's expenses, such as gas, groceries and mortgage payments. Then the unexpected happened. An accident left Mark disabled and unable to work for several months.

Before his disability, Mark had an annual salary of \$50,000 and brought home \$2,500 a month after taxes and benefit contributions. Fortunately, he had disability insurance and received a \$2,500 monthly benefit.

Disability insurance helped Mark cover his family's expenses. He was prepared for the unexpected. Are you?

<sup>1</sup> Charles River Associates (prepared for Unum), Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs (2011).

<sup>2</sup> Lusardi, Annamarie, et. al, "Financially Fragile Households: Evidence and Implications," National Bureau of Economic Research Working Paper 17072, May 2011.

## Benefits Worksheet

(For use with your Colonial Life benefits counselor)

### How much coverage do I need?

#### Monthly Benefit Amount for

**Off-Job Accident & Off-Job Sickness:** \_\_\_\_\_

*If your plan includes On-Job Accident/On-Job Sickness benefits, the benefit is 50% of the Off-Job amount.*

### How long will I receive benefits?

**Benefit Period:**   3   months

*The Partial Disability Benefit Period is three months.*

### When will my benefits start?

#### Elimination Period

After an accident: \_\_\_\_\_ days

After a sickness: \_\_\_\_\_ days

**Elimination Period** means a period of total disability during which no benefits are payable.

## Product Options

### Total Disability Benefit Period

This is the maximum amount of time you can receive benefits for a covered total disability.

**Totally Disabled or Total Disability** means you are: unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

### Monthly Benefit Amounts

Choose a monthly benefit amount between \$400 and \$7,500 (subject to income requirements).

## Important features

### Partial Disability

If you are able to return to work part-time, you may be able to still receive 50 percent of your total disability benefit. Partial disability is based on your inability to perform your job or any other job for at least half of your normal working hours and being under the regular and appropriate care of a doctor.

### Waiver of Premium

We will waive your premium payments after 90 consecutive days of a covered disability.

### Geographical Limitations

If you are disabled while outside the United States or covered geographical areas, we can pay up to 60 days before you have to return to the U.S. or a covered geographical area to receive any remainder of your benefits.

### Issue Age

Coverage is available from ages 17 to 74.

### Portability

You may be able to keep your coverage even if you change jobs.

### Premium

Your premium is based on your current age and the amount of coverage you are eligible to buy. Your premium will not change because you age.

**Talk with a Colonial Life benefits counselor today to learn more about how you can help protect your finances with disability insurance.**

## EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction; felonies or illegal occupations; flying; hazardous avocations; intoxicants and narcotics; psychiatric or psychological conditions; racing; semi-professional or professional sports; suicide or injuries which you intentionally do to yourself; war or armed conflict. State versions apply.

## LIMITATIONS

We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate. We will not pay for loss when the disability is a pre-existing condition as described in the certificate.

This product is underwritten by Colonial Life & Accident Insurance Company. For cost and complete details applicable to policy form GDIS-P and certificate form GDIS-C (plus state abbreviations where applicable), see your Colonial Life benefits counselor. This is not an insurance contract and only the actual policy provisions will control.

### Colonial Life

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