

Prepare now for long-term care costs

The day you may need long-term care might seem like a long way off, but unexpected events and challenging times could come at any point. A little planning now could go a long way in helping protect what you've worked so hard to build.

You could need long-term care at any age:

- You could have an accident or illness and need home health care or related services.
- When you get older, you could need nursing home services or home health care.

Many long-term care costs aren't covered by health insurance. Would you be able to manage these expenses without having to pull from your savings or rely on financial aid from others?

Whole Life Insurance from Colonial Life & Accident Insurance Company includes a long-term care benefit rider option to help you safeguard your assets. It can provide a monthly benefit for long-term care services to help protect your family's way of life.



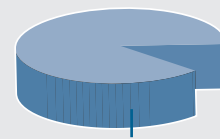
Support during challenging times

Eric and his wife, Lisa, work full-time jobs to support their two children. The couple recently purchased a new home to accommodate their growing family. After a serious accident, Eric needed a home health care professional to provide medical assistance while he recovered. To cover these expenses, he was going to have to pull from savings or borrow money from family.

Fortunately, Eric had a whole life insurance policy with a long-term care benefit rider. His policy had a \$100,000 death benefit, and he needed assistance for three months.

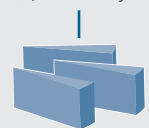
He was able to receive a 4% monthly payment from his whole life policy's death benefit, which helped with his long-term care costs.

\$100,000 Death Benefit



\$88,000
Remaining death benefit

-\$12,000
Three \$4,000 monthly benefits



For illustrative purposes only

A monthly payment to help you

You may be eligible for long-term care benefits if you require substantial supervision due to severe cognitive impairment or if you're unable to perform at least two of the six Activities of Daily Living (ADLs). The monthly benefit varies based on your care setting.

Care setting	Monthly benefit*
Long-term care facility (example: nursing home)	6% of Death Benefit
Assisted living facility	6% of Death Benefit
Home health care agency or licensed home health care professional	4% of Death Benefit
Adult day care	4% of Death Benefit

*Monthly benefit provided for each benefit period, minus any policy loans, as of the end of the 90-day elimination period.

A reliable backup plan

A whole life insurance policy with a long-term care benefit rider can:

- Provide access to a portion of your whole life policy's death benefit to help you pay for services you may need for a chronic illness, serious accident, sudden illness or cognitive impairment.
- Offer coverage for various long-term care settings and services, including in-home care and assisted living facilities.
- Forgive premiums on your whole life policy while long-term care benefits are paid under the rider.

While the long-term care benefit rider isn't meant to cover all long-term care expenses, it's a more affordable way to get extra financial protection that could help you during challenging times.

LIMITATIONS AND EXCLUSIONS

Pre-existing Condition Limitations – No benefits will be paid for any benefit period that results from a pre-existing condition, and that starts during the first six months after the effective date of the rider.

Pre-existing Condition means a condition for which medical advice or treatment was recommended by, or received, from a provider of health care services, within the six months preceding the rider's effective date.

Other Limitations or Conditions on Eligibility for Benefits – We will not pay benefits for confinement or services:

- resulting from alcoholism, and drug addiction;
- for which there is no charge in the absence of insurance;
- provided by a family member;
- received while residing or confined outside the United States and Canada; and
- due to chronic illnesses resulting from:
 - war or any act of war, whether declared or undeclared, or active duty in the armed forces of any nation or international governmental authority or units auxiliary thereto or the National Guard or similar government organizations;
 - intentionally self-inflicted injuries, attempted suicide or suicide;
 - participation in a felony, riot, or insurrections; and
 - aviation (if a non-fare paying passenger).

Non-Duplication of Benefits – Qualified Long-Term Care Services do not include services for which charges are covered under any of the following:

- treatment provided in a government facility (unless otherwise required by law);
- services for which benefits are available under Medicare or other government programs (except Medicaid); and
- any state or federal workers' compensation, employer's liability or occupational disease law, or under any motor vehicle no-fault law.

The rider may not cover all of the expenses associated with your long-term care needs.

Renewability and Termination – The rider is guaranteed renewable, meaning you have the right, subject to the terms of your rider, to continue it as long as you pay your premiums on time.

Benefit payments under the rider will end upon the earliest of the following:

- the date the insured is no longer chronically ill;
- the date the insured's licensed health care practitioner's certification expires;
- the date the insured is no longer receiving qualified long-term care services; or
- the date the benefit period maximum is reached.

Change in Premiums – We reserve the right to change premiums for this rider. The premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued. Premiums cannot be increased because of a change in the age or health of the insured.

Grace Period – After you have paid the first premium, you have a 31-day grace period in which to pay any premium, which is due. The grace period begins on the due date of the premium and ends 31 days later. The policy remains in force during the grace period.

Underwriting – Health questions or a medical exam may be required.

Federal Tax – The rider is intended to be federally tax-qualified.

Applicable to rider form, ICC14-WL-LTC. This brochure is not complete without the corresponding outline of coverage form, ICC14-WL-LTC-O.

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Talk with your Colonial Life benefits counselor about how a long-term care benefit rider can help provide you valuable financial security.


The benefits of good hard work.®

These coverages may not be available in all states. Product benefits and benefit amounts vary by state. This coverage has exclusions and limitations that may affect benefits payable. For complete details, see the outline of coverage form, ICC14-WL-LTC-O.

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