Colonial Life®

Making benefits count.

Short-Term Disability Insurance

If you were unable to work because of an illness or serious accident, how would you pay for what your health insurance won't?

coloniallife.com

Disability 1000 — TX

Protect your income with
Short-Term Disability Protection from Colonial Life.

You and your family rely on your income. So what would happen if you became ill or suffered a serious accident and were unable to work? Could you still pay everyday living expenses?

Disability 1000 Insurance

Colonial Life's Short-Term Disability Income Protection insurance replaces a portion of your income if you become unable to work because of a covered illness or injury. This income can help you continue paying:

- Mortgage or rent payments.
- Utility bills and other household expenses.
- Food, clothing and other necessities.
- Co-payments.
- Medical costs not covered under other plans.
- Travel and lodging expenses for treatment.

With Colonial Life's
Short-Term Disability Income Protection 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. You may choose the amount of your disability benefits to meet your needs, subject to income.
4. Your coverage is guaranteed renewable to age 70.[1]
5. If you change jobs or leave your employer, you can take your coverage with you.
6. You're covered worldwide for up to 60 days.[2]
7. Waiver of Premium is included.

26.2 million disabling injuries** were reported in 2006; **3.7 million** of those were **work related.

Source: Injury Facts, National Safety Council, 2008 edition

[1] Please refer to the "Renewability" section on the Disability Income Coverage Disclosure Statement included in this brochure.

[2] Please refer to the "Geographical Limitations" section of the Disability Income Coverage Disclosure Statement included in this brochure.

You and your family rely on your income. ***So what would happen*** *if you became ill or suffered a serious accident and* ***were unable to work?***

Could you still pay *everyday living expenses?*

Total Disability Definition

- Unable to perform the material and substantial duties of your job;
- Not, in fact, working at any occupation for wage or profit; and
- Under the regular and appropriate care of a doctor.

A disabling injury occurs every second.

Source: Injury Facts, National Safety Council, 2008 edition

Partial Disability* Definition

- You are unable to perform the material and substantial duties of your job for 20 hours or more per week;
- You are able to work at your job or any other job for less than 20 hours per week;
- Your employer will allow you to work for less than 20 hours per week; and
- You are under the regular and appropriate care of a doctor.

** The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled.*

Pre-existing Condition

You have a pre-existing condition if you have a sickness or physical condition for which you were treated, received medical advice or had taken medication within 12 months before the effective date of your policy. If you become disabled because of a pre-existing condition, Colonial will not pay for any disability period if it begins during the first 12 months (6 months if you are age 65 or older after the effective date of this rider) the policy is in force.

Waiver of Premium

After you have been totally disabled or qualify for partial disability benefits as the result of a covered accident or covered sickness for more than 90 days while your policy is in effect, or after the elimination period, whichever is greater, we will waive the premium for this policy up to the maximum benefit period as long as you remain totally disabled.

Please refer to the "What is not Covered by This Policy" section of the Disclosure Statement in this brochure.

The cost of unintentional injuries in 2006 was $652.1 billion.

Source: Injury Facts, National Safety Council, 2008 edition

Benefit Worksheet

For use by Colonial Life Benefits Counselor

○ Flexible Benefit

Monthly Benefit Amount

Total Disability

On-Job Accident and On-Job Sickness Amount $_____

Off-Job Accident and Off-Job Sickness Amount $_____

Partial Disability ***(50% of Total Disability Amount)***

Benefit Period Total Disability: _____ months

Partial Disability: 3 months

Elimination Period

Accident _____

Sickness _____

Premium Per Pay Period $_____ *The premium will vary based on benefits selected.*

For complete details refer to the appropriate Outline of Coverage:
If 3-month benefit period, refer to Outline of Coverage form DIS1000-3M-O-TX.
If 6-, 12- or 24-month benefit period, refer to Outline of Coverage form DIS 1000-O-TX.

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

This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states.

Applicable to policy form DIS1000-TX. This brochure is not complete without the corresponding, Outline of Coverage form DIS1000-3M-O-TX or DIS1000-O-TX, whichever is applicable.

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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