

Colonial Life & Accident Insurance Company  
1200 Colonial Life Boulevard, P.O. Box 1365  
Columbia, South Carolina 29202  
(800) 325-4368

### Term Life Insurance Disclosure

Applicable to policy form, TERM1000 and applicable state versions.

You will receive a policy summary when your policy is issued.

A term life insurance policy that may be renewed at the end of a specified period. Premiums are subject to change after the term period as shown in the policy's Table of Renewal Premiums. Coverage may not be renewed beyond the final expiration date given in the policy.

The policyowner may convert the term insurance provided by the policy within 31 days before the end of the conversion period to any cash value plan of insurance issued by Colonial, without evidence of insurability. The face amount of the new policy may not exceed the face amount of the term policy at the time of conversion. The conversion period begins one year from the policy effective date and ends on the policy anniversary following the Insured's 75th birthday.

#### Exclusions and Limitations

If the insured dies by suicide, while sane or insane, within two years from the coverage effective date of this policy, the amount payable by us in place of all other benefits will be the sum of the premiums paid, without interest.

State variations include:

CO-Within one year

ND-Within one year

MO- 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.

This policy is issued based on the statements made in the application. In the absence of fraud (except in CT, FL, MA, OK, OR and SC), we consider these statements to be representations and not warranties. The policy can be contested for any material misrepresentation of a fact. The misrepresentation must have been made in the application, and a copy of the application must be attached to the policy. The policy cannot be contested after it has been in effect during the lifetime of the Insured for two years from the effective date unless premiums are not paid.

If there is a misstatement in the application of the insured's age or the age of any person insured by rider, we will adjust the benefits payable to the amount of benefits which the premiums paid would have bought at the correct issue age. If, based on his correct age, we would not have issued the policy or any attached rider, then we will refund the premiums paid. (Not applicable in FL)

#### Accelerated Death Benefit

The Accelerated Death Benefit is a benefit which allows you to be advanced a portion of the death benefit if the Insured is diagnosed with a terminal illness (condition) after the coverage effective date. Terminal illness means an injury or sickness which results in the Insured having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. Payment of this benefit will be made only once.

State Variations include:

IL-Life expectancy of 24 months

MA-Life expectancy of 24 months

VA – Life expectancy of 24 months

An amount of up to 75% of the policy face amount may be requested, up to a maximum of \$150,000. The minimum accelerated death benefit payment is \$7,500. The policy must be in force on the date of the payment and must have a face amount of at least \$10,000. There is an administrative fee charged only if the benefit is used.

State variations include:

CT–The minimum accelerated death benefit payment is \$7,500 or 25% of the face amount, whichever is less.

OR- No maximum limit on face amount requested

SC -No administrative fee is charged