

# Universal Life Insurance



## Our Universal Life 1000 plan offers two types of important financial protection in a single product.

The policy's tax-free death benefit can help cover final expenses and provide financial security for a family's future expenses, while optional riders give employees flexibility to use their death benefit for covered long-term care expenses.

(optional riders available at an additional cost)

- Long-term care benefit rider draws down the death benefit to help pay covered long-term care expenses\*
- Restoration of benefits rider restores the death benefit as it's used for long-term care claims

### Attractive underwriting

- Unlimited maximum face amount, subject to underwriting
- Spouse signature not required for universal life policy or spouse term rider with face amounts up to \$50,000, except in states that require applicant to sign
- Exception underwriting available for qualifying accounts

### Competitive features

- Stand-alone policies available for spouse, children and grandchildren with no employee policy required
- Spouse term rider and children's term rider available on employee policy
- Tobacco-distinct, unisex rates
- Coverage for broad issue age ranges, up to 79
- Matures at age 100
- Built-in accelerated death benefit due to terminal illness
- Adjustable death benefit and flexible premiums
- Guaranteed 4% interest rate
- Policy loans or cash withdrawals available after first policy year

- Additional coverage term rider
- Waiver of monthly deductions rider
- Accidental death benefit rider
- Guaranteed purchase option rider

\*Known as comprehensive long-term care insurance rider in CA, long-term care benefit insurance rider in FL, chronic illness accelerated benefit rider in MA and long-term care accelerated death benefit rider in PA.

Product has exclusions and limitations that may affect benefits payable. Benefits and rider options vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

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