

Colonial Life Individual sales

Product	Description	Client size	Issue Age	Underwriting Offering	Rates	Limits	Application	Additional Instruction
Accident 1.0	First dollar coverage for treatment of injuries due to accidents	Individual Couple Single Parent Family	Adults 17-80 yrs. children covered to 26 yrs.	Guaranteed Issue at all levels	Rate Sheet Attached	Riders are not offered for individual sales	Universal Application	Include Bank Draft Authorization and first month premium with the application
Term Life	Fully portable term life. Choose 10, 20, or 30 yr fixed.	Individual + Dependents	Adults 17-80 yrs. children covered to 26 yrs.	Simplified underwriting \$100,000 and under	Rate Sheet Attached	Not limited.	Life App 08 include ADB disclosure	Include Bank Draft Authorization and first month premium with the application
Whole Life	Fully Portable, Guaranteed Interest,	Individual + Dependents	Adults 17-80 yrs. children covered to 26 yrs.	Simplified underwriting \$100,000 and under	Rate Sheet Attached	Not limited.	Life App 06 include ADB disclosure	Include Bank Draft Authorization and first month premium with the application
Universal Life	Fully Portable, Guaranteed Interest,	Individual + Dependents	Adults 17-80 yrs. children covered to 26 yrs.	Simplified underwriting \$100,000 and under	Rate Sheet Attached	Not limited.	Life App 06 include ADB disclosure	Include Bank Draft Authorization and first month premium with the application