

## Individual and group products overview

	Pros	Cons
Individual	<ul style="list-style-type: none"> <li>Employee-owned</li> <li>Portable</li> <li>Guaranteed renewable in most states</li> <li>No participation requirements</li> <li>No account-level rate increases</li> </ul>	<ul style="list-style-type: none"> <li>Typically stricter underwriting</li> <li>Typically higher priced than group products</li> <li>Limited rate flexibility</li> </ul>
Group	<ul style="list-style-type: none"> <li>Employer-owned</li> <li>More flexible underwriting than individual products</li> <li>More flexible rates than individual products</li> </ul>	<ul style="list-style-type: none"> <li>Group-level rate increases</li> <li>Ported or converted at higher rates</li> <li>Minimum participation requirements common</li> </ul>

Colonial Life insurance portfolio	Individual products	Group products	Guaranteed issue options available <sup>2</sup>
Accident	■	■	■
Cancer	■	■	■
Critical illness	■	■	■
Dental	■		■
Hospital confinement indemnity	■	■	■
Life term, whole, universal (with long-term care rider available on universal and whole life)	■	■	■
Short-term disability	■	■	■

Products vary by state and may not be available in all states.

<sup>2</sup> Account and case size limitations apply. See your benefits representative for complete details.

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