

Colonial Life's Whole Life Insurance offers a financial safety net for your family, ensuring they have the necessary income in the event of your passing. This insurance guarantees a death benefit to cover immediate expenses, such as funeral costs, and allows access to cash value through policy loans for emergencies. Premiums remain stable and will not increase due to health changes or age, and the policy is portable, meaning it can be retained even if you change jobs or retire. Key features include a guaranteed purchase option for additional coverage without health questions, an accelerated death benefit of up to 75% of the policy amount if diagnosed with a terminal illness, and an immediate claim payment of \$3,000 for funeral expenses.

The policy offers two payment options: paid-up at age 65 or 95, allowing you to choose when premium payments will cease. Exclusions include non-payment of the death benefit if the insured commits suicide within two years of the policy's effective date, with a return of premiums minus any loans. Additional coverage options include a spouse whole life policy, a spouse term life rider, a juvenile whole life policy, and a children's term life rider, all of which provide various benefits and flexibility. Riders such as the waiver of premium benefit and accidental death benefit can enhance the policy, providing further financial protection under specific circumstances. For personalized coverage options and to determine the best plan for your needs, consultation with a Colonial Life benefits counselor is recommended.