

# Colonial Life Universal Life

- **Long-Term Care Benefit Rider**

- Advances the base plan's death benefit in monthly indemnity payments to help pay for the long-term care services needed as a result of the insured's inability to perform at least two activities of daily living (ADL's) or the insured's requiring substantial supervision due to severe cognitive impairment.
- Issue ages: 16 to 79
- Rates are per thousand, unitobacco, and based on face amount and age.
- Terminates on the first to occur: base policy terminates; when the owner requests termination of the rider; or the date the death benefit is exhausted from long-term care benefit payments.
- 90-day elimination period.
- 6-month pre-existing conditions period
- Built-in Waiver of Monthly Deductions due to long-term care. Waives all monthly deductions while long-term care benefits are being paid.
- Benefit payment structure as follows:
  - LTC Facility: Monthly indemnity benefit of 6% of the death benefit, less any policy debt, as of the end of the elimination period.
  - Assisted Living Facility: Monthly indemnity benefit of 6% of the Death Benefit, less any policy debt, as of the end of the elimination period.
  - Home Health Care Agency or Licensed Home Health Care Professional: Monthly indemnity benefit that is 4% of the death benefit less any policy debt, as of the end of the elimination period.
  - Adult Day Care Benefit: Monthly indemnity benefit of 4% of the death benefit, less any policy debt, as of the end of the elimination period.