



Term Life Insurance

Peace of mind for you and your loved ones

You want what's best for your family, and that includes making sure they're prepared for the future. With term life insurance from Colonial Life & Accident Insurance Company, you can provide financial security to help them cover their ongoing living expenses.

Advantages of term life insurance

- Lower cost when compared to cash value life insurance
- Same benefit payout throughout the duration of the policy
- Several term period options for flexibility during high-need years
- Benefit for the beneficiary that is typically tax-free

Benefits and features

- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Guaranteed premiums that do not increase during the selected term
- Ability to convert all or a portion of the benefit amount into cash value life insurance
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness¹
- Premium savings for face amounts over \$250,000 based on your health

[1-in-3]

married/partnered consumers wish their spouse or partner would purchase more life insurance.

LIMRA, 2018 Insurance Barometer Study.



54% of Americans would have trouble paying living expenses immediately or within several months if the primary wage-earner died.

LIMRA, 2017 Insurance Barometer Study.

How much coverage do you need?

YOU \$ _____

Select the term period:

- 10-year
- 15-year
- 20-year
- 30-year

SPOUSE \$ _____

Select the term period:

- 10-year
- 15-year
- 20-year
- 30-year

Select any optional riders:

- Spouse term life rider
\$ _____ face amount
for _____-year term period
- Children's term life rider
\$ _____ face amount
- Accidental death benefit rider
- Waiver of premium benefit rider

Optional riders

At an additional cost, you can purchase the following riders for even more financial protection.

Spouse term life rider

Your spouse may receive a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

Children's term life rider

You can purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period.²

¹ Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

² You must resume premium payments once you are no longer disabled.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid, without interest. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ITL5000-CA and rider forms R-ITL5000-STR-CA, R-ITL5000-CTR-CA, R-ITL5000-WP-CA, and R-ITL5000-ACCD-CA.

To learn more,
talk with your Colonial Life
benefits counselor.

ColonialLife.com

Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 10-Year Term Base Plan, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
16	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
17	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
18	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
19	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
20	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
21	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
22	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
23	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
24	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
25	\$11.00	\$11.00	\$14.50	\$18.00	\$24.99
26	\$11.19	\$11.00	\$14.50	\$18.00	\$24.99
27	\$11.40	\$11.00	\$14.50	\$18.00	\$24.99
28	\$11.63	\$11.04	\$14.56	\$18.09	\$25.12
29	\$11.84	\$11.04	\$14.56	\$18.09	\$25.12
30	\$12.07	\$11.04	\$14.56	\$18.09	\$25.12
31	\$12.34	\$11.12	\$14.69	\$18.25	\$25.37
32	\$12.61	\$11.29	\$14.94	\$18.59	\$25.87
33	\$12.90	\$11.54	\$15.31	\$19.08	\$26.62
34	\$13.15	\$11.79	\$15.68	\$19.58	\$27.37
35	\$13.38	\$12.12	\$16.18	\$20.25	\$28.37
36	\$13.58	\$12.59	\$16.87	\$21.16	\$29.75
37	\$13.79	\$13.13	\$17.69	\$22.25	\$31.37
38	\$14.00	\$13.75	\$18.62	\$23.50	\$33.25
39	\$14.23	\$14.41	\$19.62	\$24.83	\$35.24
40	\$14.52	\$15.16	\$20.75	\$26.33	\$37.49
41	\$14.91	\$16.00	\$22.00	\$28.00	\$39.99
42	\$15.46	\$16.95	\$23.44	\$29.92	\$42.87
43	\$16.10	\$18.00	\$25.00	\$32.00	\$45.99
44	\$16.89	\$19.16	\$26.75	\$34.33	\$49.49
45	\$17.84	\$20.45	\$28.69	\$36.92	\$53.37
46	\$18.96	\$21.91	\$30.88	\$39.83	\$57.74
47	\$20.25	\$23.50	\$33.25	\$43.00	\$62.49
48	\$21.73	\$25.29	\$35.93	\$46.58	\$67.87
49	\$23.38	\$27.25	\$38.87	\$50.50	\$73.75
50	\$25.21	\$29.41	\$42.12	\$54.83	\$80.25
51	\$27.25	\$31.74	\$45.62	\$59.50	\$87.24
52	\$29.52	\$34.29	\$49.44	\$64.58	\$94.87
53	\$32.04	\$37.04	\$53.56	\$70.08	\$103.12
54	\$34.83	\$40.04	\$58.06	\$76.08	\$112.12
55	\$37.92	\$43.33	\$63.00	\$82.67	\$121.99

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Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 10-Year Term Base Plan, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
56	\$37.44	\$39.25	\$56.87	\$74.50	\$109.75
57	\$40.71	\$42.42	\$61.62	\$80.83	\$119.25
58	\$44.27	\$45.87	\$66.81	\$87.75	\$129.62
59	\$48.14	\$49.66	\$72.50	\$95.33	\$140.99
60	\$52.39	\$53.96	\$78.93	\$103.91	\$153.87
61	\$31.44	\$58.87	\$86.31	\$113.75	\$168.62
62	\$34.25	\$64.50	\$94.75	\$125.00	\$185.49
63	\$37.48	\$70.96	\$104.43	\$137.91	\$204.87
64	\$41.17	\$78.33	\$115.50	\$152.66	\$226.99
65	\$45.33	\$86.66	\$128.00	\$169.33	\$251.99
66	\$50.04	\$96.08	\$142.12	\$188.16	\$280.24
67	\$55.37	\$106.75	\$158.12	\$209.49	\$312.24
68	\$61.44	\$118.87	\$176.31	\$233.74	\$348.61
69	\$68.31	\$132.62	\$196.93	\$261.24	\$389.86
70	\$76.12	\$148.24	\$220.37	\$292.49	\$436.73
71	\$85.04	\$166.08	\$247.12	\$328.15	\$490.23
72	\$95.23	\$186.45	\$277.68	\$368.90	\$551.35
73	\$106.87	\$209.74	\$312.61	\$415.48	\$621.23
74	\$120.18	\$236.37	\$352.55	\$468.73	\$701.10
75	\$135.37	\$266.74	\$398.11	\$529.48	\$792.22

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
16	\$19.46	\$18.54	\$25.81	\$33.08	\$47.62
17	\$19.57	\$18.54	\$25.81	\$33.08	\$47.62
18	\$19.67	\$18.54	\$25.81	\$33.08	\$47.62
19	\$19.77	\$18.54	\$25.81	\$33.08	\$47.62
20	\$19.88	\$18.54	\$25.81	\$33.08	\$47.62
21	\$19.98	\$18.54	\$25.81	\$33.08	\$47.62
22	\$20.09	\$18.54	\$25.81	\$33.08	\$47.62
23	\$20.19	\$18.54	\$25.81	\$33.08	\$47.62
24	\$20.30	\$18.54	\$25.81	\$33.08	\$47.62
25	\$20.40	\$18.54	\$25.81	\$33.08	\$47.62
26	\$20.50	\$18.54	\$25.81	\$33.08	\$47.62
27	\$20.61	\$18.54	\$25.81	\$33.08	\$47.62
28	\$20.75	\$18.58	\$25.87	\$33.17	\$47.75
29	\$20.92	\$18.58	\$25.87	\$33.17	\$47.75
30	\$21.13	\$18.58	\$25.87	\$33.17	\$47.75
31	\$21.42	\$18.70	\$26.06	\$33.42	\$48.12
32	\$21.79	\$18.95	\$26.44	\$33.92	\$48.87
33	\$22.27	\$19.37	\$27.06	\$34.75	\$50.12

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Term Life (ITL5000) for CA

Applicable to policy form ITL5000

- 10-Year Term Base Plan, Waiver of Premium Benefit

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
34	\$22.79	\$19.87	\$27.81	\$35.75	\$51.62
35	\$23.25	\$20.58	\$28.87	\$37.17	\$53.74
36	\$23.69	\$21.54	\$30.31	\$39.08	\$56.62
37	\$24.00	\$22.71	\$32.06	\$41.42	\$60.12
38	\$24.29	\$24.12	\$34.19	\$44.25	\$64.37
39	\$24.58	\$25.79	\$36.68	\$47.58	\$69.37
40	\$25.00	\$27.79	\$39.69	\$51.58	\$75.37
41	\$25.62	\$30.08	\$43.12	\$56.17	\$82.24
42	\$26.59	\$32.70	\$47.06	\$61.42	\$90.12
43	\$27.96	\$35.67	\$51.50	\$67.33	\$98.99
44	\$29.87	\$38.99	\$56.50	\$74.00	\$108.99
45	\$32.36	\$42.75	\$62.12	\$81.50	\$120.25
46	\$35.29	\$46.95	\$68.44	\$89.91	\$132.87
47	\$38.54	\$51.54	\$75.31	\$99.08	\$146.61
48	\$42.11	\$56.58	\$82.87	\$109.16	\$161.74
49	\$45.98	\$62.04	\$91.06	\$120.08	\$178.12
50	\$50.19	\$67.95	\$99.93	\$131.92	\$195.87
51	\$54.77	\$74.41	\$109.62	\$144.83	\$215.24
52	\$59.79	\$81.42	\$120.12	\$158.83	\$236.24
53	\$65.31	\$88.91	\$131.37	\$173.83	\$258.74
54	\$71.37	\$96.83	\$143.24	\$189.66	\$282.49
55	\$78.00	\$105.04	\$155.56	\$206.08	\$307.11
56	\$81.37	\$105.66	\$156.49	\$207.33	\$308.99
57	\$88.79	\$113.33	\$167.99	\$222.66	\$331.99
58	\$96.73	\$121.12	\$179.68	\$238.24	\$355.36
59	\$105.08	\$129.04	\$191.55	\$254.07	\$379.11
60	\$113.70	\$137.16	\$203.74	\$270.32	\$403.48
61	\$74.77	\$145.54	\$216.30	\$287.07	\$428.61
62	\$79.12	\$154.24	\$229.37	\$304.49	\$454.73
63	\$83.68	\$163.37	\$243.05	\$322.74	\$482.11
64	\$88.50	\$172.99	\$257.49	\$341.99	\$510.98
65	\$93.66	\$183.33	\$272.99	\$362.65	\$541.98
66	\$99.50	\$194.99	\$290.49	\$385.98	\$576.98
67	\$106.31	\$208.62	\$310.93	\$413.23	\$617.85
68	\$114.41	\$224.82	\$335.24	\$445.65	\$666.47
69	\$123.81	\$243.62	\$363.42	\$483.23	\$722.85
70	\$134.24	\$264.49	\$394.73	\$524.98	\$785.47
71	\$145.72	\$287.45	\$429.17	\$570.89	\$854.34
72	\$158.24	\$312.49	\$466.73	\$620.98	\$929.46
73	\$171.83	\$339.65	\$507.48	\$675.31	\$1,010.96
74	\$186.47	\$368.94	\$551.42	\$733.89	\$1,098.83

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Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 10-Year Term Base Plan, Waiver of Premium Benefit

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
75	\$202.20	\$400.40	\$598.60	\$796.80	\$1,193.20

▶ Children's Term Life Benefit

ISSUE AGE	\$10,000	\$20,000
0-18	\$5.00	\$10.00

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 20-Year Term Base Plan, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
16	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
17	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
18	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
19	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
20	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
21	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
22	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
23	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
24	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
25	\$11.17	\$11.33	\$15.00	\$18.66	\$25.99
26	\$11.36	\$11.33	\$15.00	\$18.66	\$25.99
27	\$11.57	\$11.33	\$15.00	\$18.66	\$25.99
28	\$11.79	\$11.37	\$15.06	\$18.75	\$26.12
29	\$12.00	\$11.37	\$15.06	\$18.75	\$26.12
30	\$12.23	\$11.37	\$15.06	\$18.75	\$26.12
31	\$12.50	\$11.45	\$15.19	\$18.92	\$26.37
32	\$12.79	\$11.62	\$15.44	\$19.25	\$26.87
33	\$13.11	\$11.87	\$15.81	\$19.75	\$27.62
34	\$13.40	\$12.12	\$16.18	\$20.25	\$28.37
35	\$13.67	\$12.45	\$16.68	\$20.92	\$29.37
36	\$13.92	\$12.96	\$17.43	\$21.91	\$30.87
37	\$14.17	\$13.63	\$18.44	\$23.25	\$32.87
38	\$14.44	\$14.46	\$19.69	\$24.92	\$35.37
39	\$14.75	\$15.41	\$21.12	\$26.83	\$38.24
40	\$15.14	\$16.54	\$22.81	\$29.08	\$41.62
41	\$15.62	\$17.75	\$24.62	\$31.50	\$45.24
42	\$16.25	\$19.08	\$26.62	\$34.17	\$49.25
43	\$17.02	\$20.46	\$28.69	\$36.92	\$53.37
44	\$17.98	\$21.95	\$30.94	\$39.92	\$57.87
45	\$19.13	\$23.62	\$33.44	\$43.25	\$62.87
46	\$20.46	\$25.54	\$36.31	\$47.08	\$68.62
47	\$21.96	\$27.67	\$39.50	\$51.33	\$74.99
48	\$23.65	\$30.04	\$43.06	\$56.08	\$82.12
49	\$25.52	\$32.62	\$46.94	\$61.25	\$89.87
50	\$27.61	\$35.41	\$51.12	\$66.83	\$98.25
51	\$29.96	\$38.45	\$55.68	\$72.91	\$107.37
52	\$32.62	\$41.75	\$60.63	\$79.50	\$117.24
53	\$35.62	\$45.29	\$65.93	\$86.58	\$127.87
54	\$38.95	\$49.12	\$71.68	\$94.25	\$139.37
55	\$42.62	\$53.29	\$77.94	\$102.58	\$151.86

(Continued...)

Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 20-Year Term Base Plan, Waiver of Premium Benefit

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
56	\$42.77	\$50.21	\$73.31	\$96.41	\$142.62
57	\$46.75	\$54.58	\$79.87	\$105.16	\$155.74
58	\$51.10	\$59.58	\$87.37	\$115.16	\$170.74
59	\$55.87	\$65.37	\$96.06	\$126.75	\$188.12
60	\$61.10	\$72.00	\$106.00	\$139.99	\$207.99
61	\$41.75	\$79.50	\$117.25	\$154.99	\$230.49
62	\$45.96	\$87.91	\$129.87	\$171.83	\$255.74
63	\$50.64	\$97.29	\$143.93	\$190.58	\$283.86
64	\$55.83	\$107.66	\$159.49	\$211.33	\$314.99
65	\$61.54	\$119.08	\$176.62	\$234.16	\$349.24

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
16	\$19.67	\$19.00	\$26.50	\$34.00	\$48.99
17	\$19.77	\$19.00	\$26.50	\$34.00	\$48.99
18	\$19.88	\$19.00	\$26.50	\$34.00	\$48.99
19	\$19.98	\$19.00	\$26.50	\$34.00	\$48.99
20	\$20.09	\$19.00	\$26.50	\$34.00	\$48.99
21	\$20.19	\$19.00	\$26.50	\$34.00	\$48.99
22	\$20.30	\$19.00	\$26.50	\$34.00	\$48.99
23	\$20.40	\$19.00	\$26.50	\$34.00	\$48.99
24	\$20.50	\$19.00	\$26.50	\$34.00	\$48.99
25	\$20.61	\$19.00	\$26.50	\$34.00	\$48.99
26	\$20.71	\$19.00	\$26.50	\$34.00	\$48.99
27	\$20.82	\$19.00	\$26.50	\$34.00	\$48.99
28	\$20.94	\$19.04	\$26.56	\$34.09	\$49.12
29	\$21.09	\$19.04	\$26.56	\$34.09	\$49.12
30	\$21.29	\$19.04	\$26.56	\$34.09	\$49.12
31	\$21.65	\$19.25	\$26.87	\$34.50	\$49.75
32	\$22.17	\$19.58	\$27.37	\$35.17	\$50.75
33	\$22.71	\$20.08	\$28.12	\$36.17	\$52.24
34	\$23.23	\$20.70	\$29.06	\$37.42	\$54.12
35	\$23.73	\$21.49	\$30.25	\$39.00	\$56.49
36	\$24.19	\$22.59	\$31.87	\$41.16	\$59.75
37	\$24.63	\$23.96	\$33.94	\$43.92	\$63.87
38	\$25.08	\$25.71	\$36.56	\$47.42	\$69.12
39	\$25.58	\$27.91	\$39.87	\$51.83	\$75.74
40	\$26.23	\$30.58	\$43.88	\$57.16	\$83.74
41	\$27.10	\$33.54	\$48.31	\$63.08	\$92.62
42	\$28.34	\$36.70	\$53.06	\$69.42	\$102.12
43	\$29.98	\$40.00	\$58.00	\$76.00	\$111.99

(Continued...)

Term Life (ITL5000) for CA

Applicable to policy form ITL5000

● 20-Year Term Base Plan, Waiver of Premium Benefit

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
44	\$32.08	\$43.49	\$63.25	\$83.00	\$122.49
45	\$34.65	\$47.29	\$68.94	\$90.58	\$133.87
46	\$37.62	\$51.58	\$75.37	\$99.16	\$146.74
47	\$41.00	\$56.50	\$82.75	\$109.00	\$161.49
48	\$44.79	\$62.24	\$91.37	\$120.50	\$178.74
49	\$48.96	\$68.74	\$101.12	\$133.50	\$198.24
50	\$53.52	\$75.74	\$111.62	\$147.50	\$219.24
51	\$58.48	\$82.87	\$122.31	\$161.74	\$240.61
52	\$63.83	\$90.12	\$133.19	\$176.25	\$262.36
53	\$69.58	\$97.49	\$144.24	\$191.00	\$284.49
54	\$75.72	\$105.08	\$155.61	\$206.16	\$307.24
55	\$82.31	\$113.00	\$167.50	\$222.00	\$330.98
56	\$85.58	\$113.62	\$168.43	\$223.24	\$332.86
57	\$92.98	\$121.66	\$180.49	\$239.32	\$356.99
58	\$101.06	\$130.20	\$193.30	\$256.41	\$382.61
59	\$109.83	\$139.24	\$206.87	\$274.49	\$409.73
60	\$119.22	\$148.83	\$221.24	\$293.66	\$438.48
61	\$81.46	\$158.91	\$236.37	\$313.82	\$468.73
62	\$86.73	\$169.45	\$252.18	\$334.90	\$500.36
63	\$92.20	\$180.41	\$268.61	\$356.82	\$533.23
64	\$97.87	\$191.74	\$285.61	\$379.48	\$567.23
65	\$103.68	\$203.37	\$303.05	\$402.73	\$602.10

▶ Children's Term Life Benefit

ISSUE AGE	\$10,000	\$20,000
0-18	\$5.00	\$10.00

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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