

**Colonial Life & Accident Insurance Company  
Term Life (ITL5000) Monthly Rider Rates**

<b>Waiver of Premium Benefit Rider - Plan Code: WOP (Issue ages 16-55)</b>						
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$50,000
16	0.08	0.16	0.24	0.32	0.48	0.79
17	0.08	0.16	0.24	0.32	0.48	0.79
18	0.08	0.16	0.24	0.32	0.48	0.79
19	0.08	0.16	0.24	0.32	0.48	0.79
20	0.08	0.16	0.24	0.32	0.48	0.79
21	0.08	0.16	0.24	0.32	0.48	0.79
22	0.08	0.16	0.24	0.32	0.48	0.79
23	0.08	0.16	0.24	0.32	0.48	0.79
24	0.08	0.16	0.24	0.32	0.48	0.79
25	0.08	0.16	0.24	0.32	0.48	0.79
26	0.08	0.16	0.24	0.32	0.48	0.79
27	0.08	0.16	0.24	0.32	0.48	0.79
28	0.08	0.17	0.25	0.33	0.50	0.83
29	0.08	0.17	0.25	0.33	0.50	0.83
30	0.08	0.17	0.25	0.33	0.50	0.83
31	0.08	0.17	0.25	0.33	0.50	0.83
32	0.08	0.17	0.25	0.33	0.50	0.83
33	0.09	0.18	0.26	0.35	0.53	0.88
34	0.09	0.18	0.26	0.35	0.53	0.88
35	0.09	0.18	0.26	0.35	0.53	0.88
36	0.09	0.18	0.28	0.37	0.55	0.92
37	0.10	0.19	0.29	0.38	0.58	0.96
38	0.10	0.20	0.30	0.40	0.60	1.00
39	0.10	0.21	0.31	0.42	0.63	1.04
40	0.11	0.23	0.34	0.45	0.68	1.13
41	0.12	0.24	0.36	0.48	0.73	1.21
42	0.13	0.27	0.40	0.53	0.80	1.33
43	0.15	0.29	0.44	0.58	0.88	1.46
44	0.16	0.33	0.49	0.65	0.98	1.63
45	0.18	0.37	0.55	0.73	1.10	1.83
46	0.21	0.43	0.64	0.85	1.28	2.13
47	0.25	0.49	0.74	0.98	1.48	2.46
48	0.29	0.58	0.86	1.15	1.73	2.88
49	0.33	0.67	1.00	1.33	2.00	3.33
50	0.38	0.77	1.15	1.53	2.30	3.83
51	0.44	0.88	1.31	1.75	2.63	4.38
52	0.50	0.99	1.49	1.98	2.98	4.96
53	0.56	1.12	1.68	2.23	3.35	5.58
54	0.63	1.25	1.88	2.50	3.75	6.25
55	0.70	1.39	2.09	2.78	4.18	6.96

<b>Children's Term Rider - Plan Code: CHTR5</b>	
Issue ages: dependent children, 14 days-18 years; employee or spouse, 16-65	
Death Benefit	Monthly Premium
\$5,000	\$2.50
\$10,000	5.00
\$15,000	7.50
\$20,000	10.00

<b>Accidental Death Benefit Rider</b>
Plan Code: ADB (Issue ages 16-65)
Monthly Rate: \$0.08 per 1,000

For complete details, refer to policy forms ICC18-R-ITL5000-WP/R-ITL5000-WP, ICC18-R-ITL5000-CTR/R-ITL5000-CTR, ICC18-R-ITL5000-ACCD/R-ITL5000-ACCD and applicable state variations.

**Exclusions and Limitations**

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) 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. Product may vary by state.

For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.