

COLONIAL CRITICAL ILLNESS COST EXAMPLES

Critical Illness, EE Non-smoker, \$15,000

\$15,000 Lump Sum Benefit

(Premium after Annual Wellness)

Issue Age	Annual	Monthly	Bi-weekly	Weekly	Wellness	Annual after	20 Yrs	30 Yrs	50 Yrs
					Claim	Wellness			
17-24	\$68.90	\$5.74	\$2.65	\$1.33	\$50	\$19	\$378	\$567	\$945
25-29	\$81.64	\$6.80	\$3.14	\$1.57	\$50	\$32	\$633	\$949	\$1,582
30-34	\$95.94	\$8.00	\$3.69	\$1.85	\$50	\$46	\$919	\$1,378	\$2,297
35-39	\$139.10	\$11.59	\$5.35	\$2.68	\$50	\$89	\$1,782	\$2,673	\$4,455
40-44	\$167.96	\$14.00	\$6.46	\$3.23	\$50	\$118	\$2,359	\$3,539	\$5,898
45-49	\$222.04	\$18.50	\$8.54	\$4.27	\$50	\$172	\$3,441	\$5,161	\$8,602
50-54	\$286.78	\$23.90	\$11.03	\$5.52	\$50	\$237	\$4,736	\$7,103	\$11,839
55-59	\$356.98	\$29.75	\$13.73	\$6.87	\$50	\$307	\$6,140	\$9,209	\$15,349
60-64	\$445.12	\$37.09	\$17.12	\$8.56	\$50	\$395	\$7,902	\$11,854	\$19,756
65-69	\$542.36	\$45.20	\$20.86	\$10.43	\$50	\$492	\$9,847	\$14,771	\$24,618

Critical Illness, EE Non-smoker, \$30,000

\$30,000 Lump Sum Benefit

(Premium after Annual Wellness)

Issue Age	Annual	Monthly	Bi-weekly	Weekly	Wellness	Annual after	20 Yrs	30 Yrs	50 Yrs
					Claim	Wellness			
17-24	\$112.32	\$9.36	\$4.32	\$2.16	\$50	\$62	\$1,246	\$1,870	\$3,116
25-29	\$137.28	\$11.44	\$5.28	\$2.64	\$50	\$87	\$1,746	\$2,618	\$4,364
30-34	\$166.14	\$13.85	\$6.39	\$3.20	\$50	\$116	\$2,323	\$3,484	\$5,807
35-39	\$252.72	\$21.06	\$9.72	\$4.86	\$50	\$203	\$4,054	\$6,082	\$10,136
40-44	\$310.18	\$25.85	\$11.93	\$5.97	\$50	\$260	\$5,204	\$7,805	\$13,009
45-49	\$418.08	\$34.84	\$16.08	\$8.04	\$50	\$368	\$7,362	\$11,042	\$18,404
50-54	\$547.82	\$45.65	\$21.07	\$10.54	\$50	\$498	\$9,956	\$14,935	\$24,891
55-59	\$688.22	\$57.35	\$26.47	\$13.24	\$50	\$638	\$12,764	\$19,147	\$31,911
60-64	\$864.50	\$72.04	\$33.25	\$16.63	\$50	\$815	\$16,290	\$24,435	\$40,725
65-69	\$1,058.98	\$88.25	\$40.73	\$20.37	\$50	\$1,009	\$20,180	\$30,269	\$50,449

Face amount will reduce by 50% on the anniversary date after the name insured attains age 75. Premium will remain the same.

Family coverage available for approximately another 50% premium. Spouse benefit is 50% of Employee benefit & Children are 25% of Employee benefit.

Coverage is guaranteed renewable as long as premium is paid. Premium can be changed only if Colonial changes it on all same policies.