

8 GREAT Reasons to Talk To Colonial Life!



1

Don't settle for less than the industry's top choice.

For four years in a row, Colonial Life has been ranked #1 with brokers industry-wide in the *Benefits Selling* magazine Readers' Choice Awards. And in 2009, we won all four categories that apply to our business:

- Best consumer-driven health care products
- Best limited benefit medical product
- Best broker relationships
- Most innovative technology product (Harmony[®] enrollment system)

2

Work with a leader in benefits communication, consolidated enrollment and voluntary benefits for accounts of all sizes.

- No matter what happens with health care reform, we're confident that the need for benefits communication and education will be greater than ever. Our benefits counselors offer one-to-one benefits counseling on all of an employee's benefits.
- We provide anytime, anywhere enrollment and remain dedicated to supporting new hire and subsequent year enrollments – often not supported by competitors.
- Voluntary products are and will continue to be a very relevant part of employee benefits.

3

Offer custom solutions for controlling healthcare and benefit costs while still providing a competitive benefits package.

- Our Medical BridgeSM 3000 "gap" plan allows you to customize a medical insurance option that can save your clients and their employees money on their health care.
- Through our strategic alliance, we offer Premium Only Plans (POPs) at no direct cost to employers, saving your clients and their employees valuable tax dollars.
- Our dependent audit and verification services help save your clients both money and potential problems – while still helping employees get the coverage they need.

4

Help more people qualify for valued benefits.

At Colonial Life, we offer numerous guaranteed issue and simplified underwriting options on our product lines. Our underwriting approach makes it possible for most employees to qualify for coverage – which simplifies voluntary insurance coverage for you, your clients and their employees.



Increase sales with our NEWEST products!

- **New Critical Illness plan:**

Offers lump-sum benefit of up to \$100,000 for employees, HSA-compliance, multiple payouts, subsequent diagnosis benefit and cancer vaccine benefit. Choose from four plan designs.

- **New Accident Insurance plan:**

Offers guaranteed issue, budget-friendly rates, family-friendly benefits and HSA-compliance.



Save yourself and your clients time and energy with our proven service.

We go to great lengths to make sure we have best-in-class customer service, including independent LIMRA surveys, internal measures and customer research. The cumulative results of the LIMRA surveys show:

- 96% of plan administrators say our customer service reps are knowledgeable and are problem solvers; 100% say they're courteous, caring and professional.
- 96% of claimants voice strong approval for the service they've received; 98% of customers say they'll continue their Colonial Life coverage.



Work with a national account expert.

- History of success in large-case market and multi-state accounts.
- Dedicated corporate resources and National Enrollment Team.



Earn more, thanks to our higher commissions.

Stand out from the rest with Colonial Life's plans and services *and* earn some of the most competitive commissions in the worksite industry. When you compare nothing but net, you can typically earn more with us than you net with our top competitors!

HAVE YOU TALKED TO US LATELY?

Let's start putting our solutions to work for your clients **TODAY!**

Colonial Life

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

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