Deductions per year: 26

Individual Disability - ISTD3000 for OK AA Risk Class

Applicable to policy form Individual Disability

Off Job Accident & Off Job Sickness

3 Month Benefit Period

| ELIMINATION PERIOD | ISSUE AGE | \$800* | \$1,000* | \$1,200* | \$1,400* | \$1,600* |
|----------------------------------|-----------|---------|----------|----------|----------|----------|
| 0 days Accident/7 days Sickness | 17-49 | \$10.89 | \$13.62 | \$16.34 | \$19.06 | \$21.78 |
| | 50-64 | \$12.92 | \$16.15 | \$19.38 | \$22.62 | \$25.85 |
| | 65-74 | \$15.10 | \$18.88 | \$22.65 | \$26.43 | \$30.20 |
| 0 days Accident/14 days Sickness | 17-49 | \$7.75 | \$9.69 | \$11.63 | \$13.57 | \$15.51 |
| | 50-64 | \$9.08 | \$11.35 | \$13.62 | \$15.90 | \$18.17 |
| | 65-74 | \$11.59 | \$14.49 | \$17.39 | \$20.29 | \$23.19 |

*monthly benefit amount

6 Month Benefit Period

| ELIMINATION PERIOD | ISSUE AGE | \$800* | \$1,000* | \$1,200* | \$1,400* | \$1,600* |
|----------------------------------|-----------|---------|----------|----------|----------|----------|
| 0 days Accident/7 days Sickness | 17-49 | \$13.66 | \$17.08 | \$20.49 | \$23.91 | \$27.32 |
| | 50-64 | \$17.72 | \$22.15 | \$26.58 | \$31.02 | \$35.45 |
| | 65-74 | \$23.04 | \$28.80 | \$34.56 | \$40.32 | \$46.08 |
| 0 days Accident/14 days Sickness | 17-49 | \$10.04 | \$12.55 | \$15.06 | \$17.58 | \$20.09 |
| | 50-64 | \$12.92 | \$16.15 | \$19.38 | \$22.62 | \$25.85 |
| | 65-74 | \$16.62 | \$20.77 | \$24.92 | \$29.08 | \$33.23 |

^{*}monthly benefit amount

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.

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