

Deductions per year: 52

These rates were prepared on 11/14/2025 and are valid for 90 days.

Individual Disability - ISTD3000 for OK AAA Risk Class

Applicable to policy form Individual Disability

● Off Job Accident & Off Job Sickness

3 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,200*	\$1,400*	\$1,600*	\$1,800*
7 days Accident/7 days Sickness	17-49	\$5.65	\$6.78	\$7.92	\$9.05	\$10.18
	50-64	\$6.51	\$7.81	\$9.11	\$10.41	\$11.71
	65-74	\$7.89	\$9.47	\$11.05	\$12.63	\$14.21
14 days Accident/14 days Sickness	17-49	\$3.81	\$4.57	\$5.33	\$6.09	\$6.85
	50-64	\$4.25	\$5.10	\$5.94	\$6.79	\$7.64
	65-74	\$5.45	\$6.54	\$7.62	\$8.71	\$9.80

\*monthly benefit amount

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,200*	\$1,400*	\$1,600*	\$1,800*
7 days Accident/7 days Sickness	17-49	\$7.15	\$8.58	\$10.02	\$11.45	\$12.88
	50-64	\$9.35	\$11.22	\$13.08	\$14.95	\$16.82
	65-74	\$12.16	\$14.59	\$17.03	\$19.46	\$21.89
14 days Accident/14 days Sickness	17-49	\$4.94	\$5.93	\$6.91	\$7.90	\$8.89
	50-64	\$6.23	\$7.48	\$8.72	\$9.97	\$11.22
	65-74	\$8.31	\$9.97	\$11.63	\$13.29	\$14.95

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

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Enhanced Benefits Solutions | (405) 996-0888