



Colonial Life
The benefits of good hard work.®



Your success is our priority

Your clients are your greatest asset, and you work tirelessly to protect and grow those relationships. As an extension of your team, Colonial Life can provide voluntary benefits, flexible enrollment support and second-to-none service. We'll help you strengthen current client relationships and develop new ones – while you stay in complete control.

Solutions for your business

Flexible enrollment capabilities

- Maximum flexibility with our Harmony® enrollment system (1-to-1, group meetings, call center, co-browse and self-enroll)
- Core and/or voluntary
- Support for all case sizes (3+ lives)
- Single and multi-site/multi-state
- Local benefit counselors who are part of a national network
- Dedicated in-house communication team for large-case management
- Data collection and daily enrollment reporting
- Long-term commitment – first year enrollments, new hires and annual re-enrollments
- Additional enrollment options, including Auto Enroll, Census Enroll and Express Enroll; private exchanges through strategic partnerships; and plug-in or product hosting arrangements through benefits administration system partnerships

1-to-1 benefit counseling

Our benefit counselors:

- Role-specialize in counseling
- Can meet with every employee
- Are certified through courses from our corporate training program
- Educate employees on the total benefits package
- Improve employees' understanding and appreciation of benefits
- Listen and propose needs-based product solutions
- Can be graded by employees after every enrollment
- Are measured against business quality standards
- Can be compensated through commission or per-diem options

Maximum revenue

- 1-to-1 benefits counseling model drives total enrollment participation and yields up to 46% more voluntary revenue¹
- Competitive, hard-coded commissions
- Broker Bonus Program rewards you for business you trust to us
- Field-enabled block management tools help maximize opportunities in your accounts
- No investments required in outside or in-house enrollment or employee communications capabilities



Solutions for your clients

Consumer-driven product solutions

- Flexible underwriting²
- Our group and individual portfolio includes:
 - Accident insurance
 - Cancer insurance
 - Critical illness insurance
 - Dental insurance
 - Hospital confinement indemnity insurance
 - Term, whole and universal life insurance (with long-term care rider option available on whole and universal life at an additional cost)
 - Short-term disability insurance
- Colonial Life products are not directly impacted by health care reform

Cost control strategies

- Group and individual voluntary benefits:
 - Enable cost-reducing benefits plan redesign strategies
 - Provide solutions for employees with high-deductible medical plans
 - Can be compatible with health savings accounts
 - Supplement current carriers
 - Enhance benefit offerings
- Wellness and health promotion strategies
 - Colonial Life will pay for one of four wellness programs³: onsite wellness screening, health risk assessment with online health portal, 24/7 NurseLine or onsite flu vaccination
 - Colonial Life wellness check-ups
 - Wellness discount card
 - Wellness benefits in most Colonial Life voluntary products
- Dependent verification
- Premium-only plans, discounted flex plans and ERISA compliance services available through our alliance partners

Communication and education tools

- Support at every stage of the enrollment
- General or customized benefits website capabilities available, featuring a recommendation engine
- Customized educational materials, including benefit statements, paycheck illustrations and more

Benefits administration services

- Hassle-free electronic billing, payments and reporting for Colonial Life products
- Online HR assistance and other plan administrator tools
- Section 125 implementation and compliance support through our alliance partners
- Insurance beneficiary audit

Specialized market expertise⁴

- Public sector: We have considerable experience with the needs of public sector entities, and currently work with 5,000 local governments, 34 state governments and 3,700 educational agencies
- Large case: Our Premier Client Services team is solely dedicated to qualified accounts with 500+ employees, serving more than 1,100 businesses and thousands of employees across the country
- Small business: More than 75% of our commercial (non-public sector) accounts have fewer than 100 employees, including more than 55,000 accounts with fewer than 50 employees

Let us show you what we can do

When you work with us, you're backed by an industry leader with extensive expertise, experience and a strong reputation among brokers.⁵ Talk with your benefits representative to learn how we can help you achieve your goals.

Colonial Life – a trusted industry leader

- More than 75 years of helping provide financial protection for America's workers
- Consistently strong industry ratings and long-term profitable growth
- More than \$1 billion in in-force premium
- More than 80,000 client businesses and organizations and 3 million policyholders
- 36 top honors in nine consecutive years from readers of *Benefits Selling* magazine, recognizing service, innovation and products⁵
- High marks for benefits communication and education⁶
- Strong service scores from our customers⁷

ColonialLife.com



¹ Assume: 100-life account, 50% participation, \$707 annual premium per person, 75% collected premium rate and Colonial Life product mix of 30% disability, 30% group hospital confinement indemnity and 40% universal life insurance. This is an estimate only. Results may vary based on actual performance levels and other factors.

² Underwriting options are available on select Colonial Life products. Account and case size limitations apply. See a Colonial Life benefits representative for complete details.

³ Programs available to new accounts at no direct cost to client for first year if 75% POPS (Percentage of People Seen) is achieved during enrollment. A minimum of two Colonial Life products must be offered, memos of understanding must be received prior to enrollment and Harmony[®] must be used as the enrollment tool (with census data pre-loaded). There must be a minimum of 100 lives to qualify for the health risk assessment, NurseLine or onsite flu vaccination program or a minimum of 300 lives to qualify for the onsite wellness screening. See a Colonial Life benefits representative for complete details.

⁴ Colonial Life proprietary data

⁵ Earned 36 top honors in nine consecutive years recognizing service, innovation and products, *Benefits Selling* magazine's Readers' Choice Awards, 2006-2014

⁶ Colonial Life benefit counselors surveys, June 2008-December 2014

⁷ KS&R, Colonial Life Contact Center Survey (2013); Harris Interactive, 2013 Plan Administrator Satisfaction Study (2014)