

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

REQUIRED DISCLOSURE FORM FOR CHRONIC CARE ACCELERATED DEATH BENEFIT

Consequences of This Benefit:

Receipt of accelerated death benefits MAY AFFECT MEDICAID AND SUPPLEMENTAL SECURITY INCOME (“SSI”) ELIGIBILITY. The mere fact that you own a policy with an accelerated death benefit may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

<p>Medical condition allowing the Chronic Care Accelerated Death Benefit:</p>	<p>The Chronic Care Accelerated Death Benefit is a benefit which allows a portion of the death benefit to be advanced to you, the policyowner, if the insured has been certified with a chronic illness as defined in this rider if:</p> <ul style="list-style-type: none"> • it is certified while this rider is in force; and • after the elimination period. <p><i>Chronic Illness or Chronically Ill</i> means the insured has been certified within the last 12 months by a licensed health care practitioner as:</p> <ul style="list-style-type: none"> • being unable to perform, without substantial assistance from another individual, at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or • requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment. <p>This Disclosure Form highlights some of the information in the rider form. It is not an insurance contract. If there are any inconsistencies between this disclosure form and the rider, then the terms and conditions of the actual rider will control.</p>
<p>Benefit Amount</p>	<p>You, the policyowner, may request a monthly amount of 6% or a one-time lump sum of 50% of the policy face amount, per benefit period. The total amount that we pay you on a monthly or one-time lump sum basis will not exceed the applicable federal per diem limit, adjusted for the applicable payment period, as defined in Internal Revenue Code Section 7702B, as amended. If you elected to accelerate an amount that is more than the federal per diem limit, your benefit period will continue until the Chronic Care benefit is exhausted.</p>
<p>To File a Claim</p>	<p>When we receive your notice of claim, we will provide the Accelerated Benefit Claim Form within 15 days. If you do not receive a claim form within 15 days, proof of eligibility may be submitted by giving us a written statement of the occurrence, the character and the extent of this occurrence for which a claim is made. On all claims, we must receive certification from a Licensed Health Care Practitioner certifying the named insured is chronically ill.</p>
<p>Benefit Payment</p>	<p>We will pay the Chronic Care Accelerated Death Benefit on a monthly basis, unless you select a one-time lump sum amount. The amount will be paid to you or your estate while the insured is living, unless the proceeds have been otherwise assigned or designated by you.</p> <p>We will send you a policy schedule addendum along with the Chronic Care Accelerated Death Benefit payment specifying the amount of benefits paid and the effect of the payment on the death benefit amount.</p>
<p>Effect on Premium Payment/Monthly Deduction</p>	<p>If we pay a Chronic Care Accelerated Death Benefit, the premium payable for the Chronic Care Accelerated Benefit will not change.</p> <p>We will waive premiums for the policy and any riders attached to the policy if the Chronic Care Accelerated Death Benefit is paid. To avoid duplication of benefits, no waiver of premium benefits described in this provision will be applicable during any period of total disability of the insured as defined in any other provision of the policy, or any rider attached to it, that provides a waiver of premium benefit.</p> <p>Monthly Benefit Waiver will:</p> <ul style="list-style-type: none"> • begin the first month benefits are paid; and • continue if the insured is still chronically ill after twelve months. <p>We reserve the right to investigate the insured’s health condition to determine if the policy should remain on waiver or if premium payments should resume.</p>

Effect on Premium Payment/Monthly Deduction (continued)	One-time Lump Sum Benefit Waiver will: <ul style="list-style-type: none"> begin when the benefit is paid; and continue for up to twelve months. <p>We reserve the right to investigate the insured's health condition to determine if the policy should remain on waiver or if premium payments should resume.</p>																																																																																																																																																																																														
Effect on Policy Values	<p>Each monthly benefit or one-time lump sum benefit payment under this rider will reduce the following items under the policy, as applicable:</p> <ul style="list-style-type: none"> death benefit; cash value; any indebtedness; amount available for policy loans; and amount available for advance of any part of the death benefit under any provision of the policy or any rider other than this rider. <p>Each monthly benefit or one-time lump sum benefit payment will reduce each of the items listed above by a proportional amount. This proportion will equal the payment divided by the death benefit at that time.</p> <p>We will send you a policy schedule addendum along with the Chronic Care Accelerated Death Benefit payment specifying the amount of benefits paid and the effect of the payment on the death benefit amount.</p> <p>If a Chronic Care Accelerated Death Benefit is paid, the policy may not be converted, and no new coverage can be added to the policy.</p>																																																																																																																																																																																														
Cost of Insurance	See illustration below.																																																																																																																																																																																														
Example to show results of exercising the Chronic Care Accelerated Death Benefit on a \$50,000 policy.																																																																																																																																																																																															
<table border="1"> <thead> <tr> <th>Month</th> <th>Rider Benefit</th> <th>Loan Repayment</th> <th>Benefit Net of Loan Repayment</th> <th>Death Benefit</th> <th>Death Benefit Less Loan</th> <th>Cash Value</th> <th>Loan Balance</th> <th>Cash Surrender Value</th> <th>Premium</th> </tr> </thead> <tbody> <tr><td>0</td><td></td><td></td><td></td><td>50,000</td><td>49,000</td><td>4,750</td><td>1,000</td><td>3,750</td><td>\$946.50</td></tr> <tr><td>1</td><td>3,000</td><td>60</td><td>2,940</td><td>47,000</td><td>46,060</td><td>4,465</td><td>940</td><td>3,525</td><td>\$946.50</td></tr> <tr><td>2</td><td>3,000</td><td>60</td><td>2,940</td><td>44,000</td><td>43,120</td><td>4,180</td><td>880</td><td>3,300</td><td>\$946.50</td></tr> <tr><td>3</td><td>3,000</td><td>60</td><td>2,940</td><td>41,000</td><td>40,180</td><td>3,895</td><td>820</td><td>3,075</td><td>\$946.50</td></tr> <tr><td>4</td><td>3,000</td><td>60</td><td>2,940</td><td>38,000</td><td>37,240</td><td>3,610</td><td>760</td><td>2,850</td><td>\$946.50</td></tr> <tr><td>5</td><td>3,000</td><td>60</td><td>2,940</td><td>35,000</td><td>34,300</td><td>3,325</td><td>700</td><td>2,625</td><td>\$946.50</td></tr> <tr><td>6</td><td>3,000</td><td>60</td><td>2,940</td><td>32,000</td><td>31,360</td><td>3,040</td><td>640</td><td>2,400</td><td>\$946.50</td></tr> <tr><td>7</td><td>3,000</td><td>60</td><td>2,940</td><td>29,000</td><td>28,420</td><td>2,755</td><td>580</td><td>2,175</td><td>\$946.50</td></tr> <tr><td>8</td><td>3,000</td><td>60</td><td>2,940</td><td>26,000</td><td>25,480</td><td>2,470</td><td>520</td><td>1,950</td><td>\$946.50</td></tr> <tr><td>9</td><td>3,000</td><td>60</td><td>2,940</td><td>23,000</td><td>22,540</td><td>2,185</td><td>460</td><td>1,725</td><td>\$946.50</td></tr> <tr><td>10</td><td>3,000</td><td>60</td><td>2,940</td><td>20,000</td><td>19,600</td><td>1,900</td><td>400</td><td>1,500</td><td>\$946.50</td></tr> <tr><td>11</td><td>3,000</td><td>60</td><td>2,940</td><td>17,000</td><td>16,660</td><td>1,615</td><td>340</td><td>1,275</td><td>\$946.50</td></tr> <tr><td>12</td><td>3,000</td><td>60</td><td>2,940</td><td>14,000</td><td>13,720</td><td>1,330</td><td>280</td><td>1,050</td><td>\$946.50</td></tr> <tr><td>13</td><td>3,000</td><td>60</td><td>2,940</td><td>11,000</td><td>10,780</td><td>1,045</td><td>220</td><td>825</td><td>\$946.50</td></tr> <tr><td>14</td><td>3,000</td><td>60</td><td>2,940</td><td>8,000</td><td>7,840</td><td>760</td><td>160</td><td>600</td><td>\$946.50</td></tr> <tr><td>15</td><td>3,000</td><td>60</td><td>2,940</td><td>5,000</td><td>4,900</td><td>475</td><td>100</td><td>375</td><td>\$946.50</td></tr> <tr><td>16</td><td>3,000</td><td>60</td><td>2,940</td><td>2,000</td><td>1,960</td><td>190</td><td>40</td><td>150</td><td>\$946.50</td></tr> <tr><td>17</td><td>2,000</td><td>40</td><td>1,960</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>\$946.50</td></tr> </tbody> </table>	Month	Rider Benefit	Loan Repayment	Benefit Net of Loan Repayment	Death Benefit	Death Benefit Less Loan	Cash Value	Loan Balance	Cash Surrender Value	Premium	0				50,000	49,000	4,750	1,000	3,750	\$946.50	1	3,000	60	2,940	47,000	46,060	4,465	940	3,525	\$946.50	2	3,000	60	2,940	44,000	43,120	4,180	880	3,300	\$946.50	3	3,000	60	2,940	41,000	40,180	3,895	820	3,075	\$946.50	4	3,000	60	2,940	38,000	37,240	3,610	760	2,850	\$946.50	5	3,000	60	2,940	35,000	34,300	3,325	700	2,625	\$946.50	6	3,000	60	2,940	32,000	31,360	3,040	640	2,400	\$946.50	7	3,000	60	2,940	29,000	28,420	2,755	580	2,175	\$946.50	8	3,000	60	2,940	26,000	25,480	2,470	520	1,950	\$946.50	9	3,000	60	2,940	23,000	22,540	2,185	460	1,725	\$946.50	10	3,000	60	2,940	20,000	19,600	1,900	400	1,500	\$946.50	11	3,000	60	2,940	17,000	16,660	1,615	340	1,275	\$946.50	12	3,000	60	2,940	14,000	13,720	1,330	280	1,050	\$946.50	13	3,000	60	2,940	11,000	10,780	1,045	220	825	\$946.50	14	3,000	60	2,940	8,000	7,840	760	160	600	\$946.50	15	3,000	60	2,940	5,000	4,900	475	100	375	\$946.50	16	3,000	60	2,940	2,000	1,960	190	40	150	\$946.50	17	2,000	40	1,960	0	0	0	0	0	\$946.50	
Month	Rider Benefit	Loan Repayment	Benefit Net of Loan Repayment	Death Benefit	Death Benefit Less Loan	Cash Value	Loan Balance	Cash Surrender Value	Premium																																																																																																																																																																																						
0				50,000	49,000	4,750	1,000	3,750	\$946.50																																																																																																																																																																																						
1	3,000	60	2,940	47,000	46,060	4,465	940	3,525	\$946.50																																																																																																																																																																																						
2	3,000	60	2,940	44,000	43,120	4,180	880	3,300	\$946.50																																																																																																																																																																																						
3	3,000	60	2,940	41,000	40,180	3,895	820	3,075	\$946.50																																																																																																																																																																																						
4	3,000	60	2,940	38,000	37,240	3,610	760	2,850	\$946.50																																																																																																																																																																																						
5	3,000	60	2,940	35,000	34,300	3,325	700	2,625	\$946.50																																																																																																																																																																																						
6	3,000	60	2,940	32,000	31,360	3,040	640	2,400	\$946.50																																																																																																																																																																																						
7	3,000	60	2,940	29,000	28,420	2,755	580	2,175	\$946.50																																																																																																																																																																																						
8	3,000	60	2,940	26,000	25,480	2,470	520	1,950	\$946.50																																																																																																																																																																																						
9	3,000	60	2,940	23,000	22,540	2,185	460	1,725	\$946.50																																																																																																																																																																																						
10	3,000	60	2,940	20,000	19,600	1,900	400	1,500	\$946.50																																																																																																																																																																																						
11	3,000	60	2,940	17,000	16,660	1,615	340	1,275	\$946.50																																																																																																																																																																																						
12	3,000	60	2,940	14,000	13,720	1,330	280	1,050	\$946.50																																																																																																																																																																																						
13	3,000	60	2,940	11,000	10,780	1,045	220	825	\$946.50																																																																																																																																																																																						
14	3,000	60	2,940	8,000	7,840	760	160	600	\$946.50																																																																																																																																																																																						
15	3,000	60	2,940	5,000	4,900	475	100	375	\$946.50																																																																																																																																																																																						
16	3,000	60	2,940	2,000	1,960	190	40	150	\$946.50																																																																																																																																																																																						
17	2,000	40	1,960	0	0	0	0	0	\$946.50																																																																																																																																																																																						
Taxability of Benefits	<p>The Accelerated Death Benefit paid may be taxable or may affect your eligibility for benefits under state or federal law. You or your beneficiary may incur a tax obligation. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.</p> <p>Payments made under this rider are intended to qualify for favorable tax treatment under U.S. Code 101(g).</p> <p>This rider is not intended to be federally tax-qualified long term care insurance under Internal Revenue Code Section 7702B.</p>																																																																																																																																																																																														

Signature of Policyowner

Signature of Agent

Date signed (MM/DD/YYYY)

Policyowner Social Security Number