

Know the facts

about individual and group products

While many newer entrants to the voluntary benefits industry may focus on group products, an experienced carrier that offers both individual and group products can help you better meet your clients' diverse needs.

Colonial Life is an award-winning¹ voluntary benefits company with more than 75 years of experience developing supplemental insurance products and delivering highly-rated service to our brokers, accounts and policyholders. We give you the freedom to select from our group and individual product offerings, and we can enroll all products on the same platform.



Individual and group products overview

	Pros	Cons
Individual	<ul style="list-style-type: none"> Employee-owned Portable Guaranteed renewable in most states No participation requirements No account-level rate increases 	<ul style="list-style-type: none"> Typically stricter underwriting Typically higher priced than group products Limited rate flexibility
Group	<ul style="list-style-type: none"> Employer-owned More flexible underwriting than individual products More flexible rates than individual products 	<ul style="list-style-type: none"> Group-level rate increases Ported or converted at higher rates Minimum participation requirements common

Colonial Life insurance portfolio	Individual products	Group products	Guaranteed issue options available ²
Accident	■	■	■
Cancer	■	■	■
Critical illness	■	■	■
Dental	■		■
Hospital confinement indemnity	■	■	■
Life term, whole, universal (with long-term care rider available on universal and whole life)	■	■	■
Short-term disability	■	■	■

Talk with your Colonial Life benefits representative about strengthening your competitive advantage with our comprehensive product portfolio and best-in-class service.¹

¹ Forty-one top honors in 10 years recognizing service, innovation and products, *Benefits Selling Readers' Choice Awards*, 2006-2015.

² Account and case size limitations apply. See your benefits representative for complete details.

Products vary by state and may not be available in all states.