



By electing a Colonial Life benefit you are affirming the following:

- ✓ You are actively at work at least 20 hours per week.
- ✓ You consent to the electronic delivery of insurance documents, including legally required disclosure and policy documents. You have an e-mail address and an electronic device such as a computer or a smart phone to access the internet and view and retain PDF documents. You can withdraw your consent, update your e-mail address and request, free of charge, a paper copy of any document at any time by contacting Colonial Life & Accident Insurance Company.
- ✓ If you or any covered family members are Medicare eligible, you have reviewed the Important Notice to Persons on Medicare document. You may also reference the official US government Medicare handbook at <http://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf>
- ✓ **Colonial Life Group Critical Care:** By electing a non-tobacco plan you are affirming that have not used any tobacco products (cigarettes, cigars, snuff, dip, chew, pipe) and/or any nicotine delivery system within the last 12 months.
- ✓ **Colonial Life Group Critical Care:** The Face Amount will reduce by 50% on the certificate anniversary date after the named insured's 75th birthday. You understand that if covering a spouse and/or eligible dependents, coverage is no more than 50% of the employee's face amount.
- ✓ You have access to the following documents:
 - Colonial Life Disclosures, Limitations, and Exclusions
 - Colonial Life Group Accident product brochure
 - Colonial Life Group Critical Care product brochure
 - Colonial Life Group Medical Bridge product brochure
 - Important Notice to Persons on Medicare

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

If according to your application and the information you have furnished, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by the Company, for your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

1. Health conditions which you may presently have, may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. Any benefits you have accrued under your present policy may not be payable or transferrable under the new policy.
3. If you are transferring from individual coverage to group coverage, the circumstances under which you may continue your coverage may be limited or no longer available.
4. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interests to make sure you understand all the relevant factors involved in replacing your present coverage.
5. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the Company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Similar policies, if approved, are underwritten in New York by The Paul Revere Life Insurance Company. Colonial Life & Accident Insurance Company is a subsidiary of Unum Corporation.