Individual Short-Term Disability Insurance

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If an accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

**Can you afford to not protect your paycheck?**

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

### Benefits worksheet

**How much coverage do I need?**

Monthly benefit amount for off-job accident and off-job sickness: _________________

Choose a monthly benefit amount between $400 and $6,500.*

*If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

**How long will I receive benefits?**

Benefit period: _______ months

The partial disability benefit period is three months.

**When will my total disability benefits start?**

After an accident: _______ days

After a sickness: _______ days

*Subject to income requirements

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<table>
<thead>
<tr>
<th>ESTIMATED MONTHLY EXPENSES</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage or rent</td>
<td>$</td>
</tr>
<tr>
<td>Utilities (electric/gas, phone, water, TV, Internet)</td>
<td>$</td>
</tr>
<tr>
<td>Transportation costs (gas, car payments)</td>
<td>$</td>
</tr>
<tr>
<td>Food</td>
<td>$</td>
</tr>
<tr>
<td>Health (medical needs and prescription drugs)</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL** $
EXCLUSIONS AND LIMITATIONS
We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, hazardous avocations, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, suicide or injuries which you intentionally do to yourself, war or armed conflict. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000-MD and rider form ISTD3000-ADIB-MD. This is not an insurance contract and only the actual policy and rider provisions will control.