

**Colonial Life & Accident Insurance Company**

**Term Life (ITL5000) 20-Year Term Policy  
Monthly Premiums - Non-Tobacco/Tobacco**

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$30,000		\$50,000		\$75,000		\$100,000		\$150,000		\$250,000*	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
16	5.35	7.05	6.71	10.11	8.06	13.16	9.42	16.22	12.13	22.33	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
17	5.35	7.08	6.71	10.15	8.06	13.23	9.42	16.30	12.13	22.45	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
18	5.35	7.10	6.71	10.19	8.06	13.29	9.42	16.38	12.13	22.58	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
19	5.35	7.12	6.71	10.23	8.06	13.35	9.42	16.47	12.13	22.70	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
20	5.35	7.14	6.71	10.28	8.06	13.41	9.42	16.55	12.13	22.83	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
21	5.35	7.16	6.71	10.32	8.06	13.48	9.42	16.63	12.13	22.95	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
22	5.35	7.18	6.71	10.36	8.06	13.54	9.42	16.72	12.13	23.08	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
23	5.35	7.20	6.71	10.40	8.06	13.60	9.42	16.80	12.13	23.20	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
24	5.35	7.22	6.71	10.44	8.06	13.66	9.42	16.88	12.13	23.33	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
25	5.35	7.24	6.71	10.48	8.06	13.73	9.42	16.97	12.13	23.45	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
26	5.39	7.26	6.78	10.53	8.18	13.79	9.57	17.05	12.35	23.58	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
27	5.43	7.28	6.87	10.57	8.30	13.85	9.73	17.13	12.60	23.70	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
28	5.48	7.30	6.95	10.61	8.43	13.91	9.90	17.22	12.85	23.83	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
29	5.52	7.33	7.03	10.67	8.55	14.00	10.07	17.33	13.10	24.00	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
30	5.56	7.38	7.13	10.75	8.69	14.13	10.25	17.50	13.38	24.25	10.54	18.21	13.81	25.31	17.08	32.42	23.63	46.63	32.33	57.13
31	5.62	7.45	7.23	10.89	8.85	14.34	10.47	17.78	13.70	24.68	10.63	18.42	13.94	25.63	17.25	32.83	23.88	47.25	32.54	57.54
32	5.68	7.55	7.35	11.10	9.03	14.65	10.70	18.20	14.05	25.30	10.79	18.75	14.19	26.13	17.58	33.50	24.38	48.25	32.96	58.38
33	5.73	7.65	7.47	11.31	9.20	14.96	10.93	18.62	14.40	25.93	11.00	19.21	14.50	26.81	18.00	34.42	25.00	49.63	33.38	59.83
34	5.79	7.76	7.58	11.52	9.38	15.28	11.17	19.03	14.75	26.55	11.25	19.83	14.88	27.75	18.50	35.67	25.75	51.50	34.00	61.71
35	5.85	7.86	7.69	11.72	9.54	15.58	11.38	19.43	15.08	27.15	11.58	20.63	15.38	28.94	19.17	37.25	26.75	53.88	34.83	64.21
36	5.89	7.95	7.78	11.89	9.68	15.84	11.57	19.78	15.35	27.68	12.04	21.67	16.06	30.50	20.08	39.33	28.13	57.00	36.08	67.33
37	5.94	8.03	7.88	12.06	9.81	16.09	11.75	20.12	15.63	28.18	12.67	23.00	17.00	32.50	21.33	42.00	30.00	61.00	37.75	71.08
38	5.99	8.12	7.98	12.23	9.96	16.35	11.95	20.47	15.93	28.70	13.46	24.71	18.19	35.06	22.92	45.42	32.38	66.13	39.63	75.46
39	6.05	8.21	8.09	12.43	10.14	16.64	12.18	20.85	16.28	29.28	14.38	26.88	19.56	38.31	24.75	49.75	35.13	72.63	41.50	80.46
40	6.12	8.33	8.23	12.67	10.35	17.00	12.47	21.33	16.70	30.00	15.42	29.46	21.13	42.19	26.83	54.92	38.25	80.38	43.79	86.50
41	6.20	8.50	8.41	13.00	10.61	17.50	12.82	22.00	17.23	31.00	16.54	32.33	22.81	46.50	29.08	60.67	41.63	89.00	46.71	94.00
42	6.32	8.73	8.63	13.47	10.95	18.20	13.27	22.93	17.90	32.40	17.75	35.38	24.63	51.06	31.50	66.75	45.25	98.13	50.25	103.38
43	6.46	9.05	8.92	14.10	11.38	19.15	13.83	24.20	18.75	34.30	19.00	38.54	26.50	55.81	34.00	73.08	49.00	107.63	54.42	114.83
44	6.63	9.45	9.27	14.91	11.90	20.36	14.53	25.82	19.80	36.73	20.33	41.88	28.50	60.81	36.67	79.75	53.00	117.63	59.00	128.17
45	6.84	9.95	9.68	15.89	12.53	21.84	15.37	27.78	21.05	39.68	21.79	45.46	30.69	66.19	39.58	86.92	57.38	128.38	63.58	142.96
46	7.08	10.51	10.16	17.03	13.24	23.54	16.32	30.05	22.48	43.08	23.42	49.46	33.13	72.19	42.83	94.92	62.25	140.38	68.58	158.58
47	7.35	11.15	10.69	18.31	14.04	25.46	17.38	32.62	24.08	46.93	25.21	54.04	35.81	79.06	46.42	104.08	67.63	154.13	73.79	174.21
48	7.64	11.87	11.28	19.74	14.93	27.61	18.57	35.48	25.85	51.23	27.17	59.38	38.75	87.06	50.33	114.75	73.50	170.13	79.21	190.04
49	7.97	12.66	11.94	21.32	15.91	29.98	19.88	38.63	27.83	55.95	29.29	65.42	41.94	96.13	54.58	126.83	79.88	188.25	84.83	206.50
50	8.34	13.52	12.68	23.04	17.01	32.56	21.35	42.08	30.03	61.13	31.58	71.92	45.38	105.88	59.17	139.83	86.75	207.75	90.88	223.79
51	8.75	14.46	13.51	24.92	18.26	35.38	23.02	45.83	32.05	67.70	34.08	78.50	49.13	115.75	64.17	153.00	94.25	227.50	97.75	242.54
52	9.23	15.47	14.46	26.94	19.69	38.41	24.92	49.88	33.68	73.70	36.79	85.17	53.19	125.75	69.58	166.33	102.38	247.50	105.88	263.38
53	9.77	16.56	15.53	29.12	21.30	41.68	27.07	54.23	35.43	79.75	39.71	91.92	57.56	135.88	75.42	179.83	111.13	267.75	115.67	286.71
54	10.37	17.72	16.73	31.44	23.10	45.16	29.47	58.88	37.33	85.90	42.88	98.83	62.31	146.25	81.75	193.67	120.63	288.50	127.33	312.13
55	11.03	18.97	18.06	33.93	25.09	48.90	32.12	63.87	39.40	93.23	46.33	106.04	67.50	157.06	88.67	208.08	131.00	310.13	140.67	339.00
56	11.75	20.32	19.51	36.63	27.26	52.95	35.02	69.27	41.73	99.78	50.21	113.63	73.31	168.44	96.42	223.25	142.63	332.88	155.88	366.92
57	12.55	21.80	21.10	39.59	29.65	57.39	38.20	75.18	44.35	107.60	54.58	121.67	79.88	180.50	105.17	239.33	155.75	357.00	173.17	395.88
58	13.42	23.41	22.84	42.83	32.26	62.24	41.68	81.65	47.35	113.73	59.58	130.21	87.38	193.31	115.17	256.42	170.75	382.63	192.54	426.08
59	14.38	25.17	24.75	46.33	35.13	67.50	45.50	88.67	50.83	120.85	65.38	139.25	96.06	206.88	126.75	274.50	188.13	409.75	214.21	457.54
60	15.42	27.05	26.84	50.09	38.26	73.14	49.68	96.18	54.80	130.90	72.00	148.83	106.00	221.25	140.00	293.67	208.00	438.50	238.17	489.83
61	16.57	29.01	29.14	54.02	41.65	79.48	53.97	104.30	59.95	141.50	79.50	158.92	117.25	236.38	155.00	313.83	230.50	468.75	264.63	523.17
62	17.84	31.01	31.68	58.03	45.18	84.64	58.57	110.28	65.35	148.28	87.92	169.46	129.88	252.19	171.83	334.92	255.75	500.38	294.00	557.54
63	19.25	33.03	34.49	62.05	49.31	90.93	63.42	118.57	71.73	157.28	97.29	180.42	143.94	268.63	190.58	356.83	283.88	533.25	326.71	593.17
64	20.80	35.05	37.59	66.09	53.10	98.33	67.47	127.10	77.60	166.65	107.67	191.75	159.50	285.63	211.33	379.50	315.00	567.25	363.17	630.04
65	22.50	37.07	41.00	70.14	57.63	107.03	72.75	137.05	84.75	178.05	119.08	203.38	176.63	303.06	234.17	402.75	349.25	602.13	404.00	667.96

Note: Figures within the boxed area require Simplified Issue Level One (S11) underwriting.

\*Requires full underwriting

For complete details, refer to policy forms ICC18-ITL5000/ITL5000 and applicable state variations.

**20-year level term:** Provides coverage for 20 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.

**Exclusions and Limitations**

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest. Product may vary by state.

For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.