

Disability Income Protection Insurance

*Is your most valuable asset
—your income—
adequately protected?*

You depend on your income for the necessities in life—food, shelter, clothing. It also supplies you and your family with the extra things that make life enjoyable—vacations, special gifts, and family celebrations. But what would happen to you and your loved ones if you were to suffer a disability and could no longer earn an income?

- About two-thirds of the disabling injuries suffered by workers in 2002 occurred off the job.*
- 20.4 million disabling injuries were reported in 2002; 3.6 million of those were work-related.*

For most people, a disability means not only difficulty meeting financial obligations, it also means increased medical costs. And some of these out-of-pocket expenses aren't covered by your major medical plan.

* *Injury Facts*®, National Safety Council®, 2003, p. 3, 52

**DISABILITY
INCOME
PROTECTION
INSURANCE**


COLONIAL
SUPPLEMENTAL INSURANCE™

for what happens next

We can provide the income protection you need.

No matter how your medical expenses are currently covered, you should have an insurance plan that helps cover everyday living expenses if you are not able to work. Colonial provides the income protection you need by helping you cover:

- Mortgage payments.
- Utility bills and other household expenses.
- Food, clothing and other necessities.
- Coinsurance.
- Medical costs not covered under other plans.
- Travel and lodging expenses for treatment.

Find out more about Colonial's disability income protection plan by meeting with your Colonial representative.

THE COLONIAL ADVANTAGE

- A leader in the supplemental insurance industry.
- Communications and benefits education to help you understand the benefits you have—and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual needs, with premiums paid through convenient payroll deduction.

Learn more about these and all of the advantages Colonial has to offer at www.coloniallife.com.

Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company

1200 Colonial Life Boulevard, Columbia, South Carolina 29210

www.coloniallife.com

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