

# Increase your sales with Short-Term Disability Insurance!

Colonial Life's Disability Insurance is an ideal introduction to voluntary benefits. Our individual and group products are an easy fit for your clients.



## 5 Easy Fits for Our Disability Insurance

**1. Clients with group or state long-term disability benefits:** Our Short-Term Disability can help fill the gap between when an employee suffers a disability and when the long-term disability benefits kick in. With flexible elimination (waiting) periods and benefit durations, this product can help your clients tailor a plan that works best for their specific benefits program.

**2. Clients with on-job only disability coverage:** Your clients can choose off-job only plans, as well as on-/off-job plans with our product.

**3. Clients with little or no disability benefits:** Your clients can choose disability benefits for up to two years with some of our products.

**4. Clients with voluntary disability coverage from another carrier:** Our guaranteed-issue and Credit for Time Insured for Pre-Ex options\* make it simple for qualified clients to choose Colonial Life.

**5. Clients in need of a stop-gap for other income-protection programs:** Colonial Life's disability insurance can provide a stop-gap for workers' compensation and Social Security.

## Employers Need It

- Employee absences cost employers money.
- 20 percent of Americans will become disabled for a year or more before reaching age 65, according to data from the Social Security Administration.<sup>(1)</sup>
- For cost and risk management, employers need employees to return to work as soon as they're able. Our disability insurance includes partial disability benefits to encourage employees to return to work sooner.

## Employees Want It!

Disability insurance is consistently one of the most popular voluntary worksite benefits in industry surveys. So adding it to a benefits package can help your clients attract and retain employees.

## Ready, Set, Go

Disability insurance is Colonial Life's biggest selling product line, and your Colonial Life benefits contact will be happy to work with you to develop a strategy for introducing it into your new and existing accounts.

## Quick Facts

**Baby Boomers (ages 45-60) and Generation Xers (ages 25-40) both purchase**

disability coverage more than any other employer-offered voluntary benefit.(2)

67% of employees say it's important to have short-term disability insurance available through their employer.(3)

## So what are you waiting for?

Call your Colonial Life benefits contact to get started!

You can find complete details by product line and by state on [ColonialConnect for Brokers](#). Product proposals are also available on the site.



*\*Restrictions apply. Ask your Colonial Life benefits contact for complete details or review information on ColonialConnect for Brokers website.*

(1) Insurance Newscast, 3/1/07, "Majority of Americans Unprepared for Financial Impact of Disability, NAIC Survey Shows."

(2) Aon Consulting, "What's Hot and What's Not in Voluntary Benefits," January 2006, [www.aon.com/us/busi/hc\\_consulting/employee\\_benefits](http://www.aon.com/us/busi/hc_consulting/employee_benefits)

(3) LIMRA International, Marketfacts Quarterly, Fall 2006

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*All coverages may not be available in all states. Product benefits and benefit amounts vary by state. As with most insurance, policies have exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits contact.*

Our goal with this e-communication series is to help educate you on Colonial Life's personal insurance plans and give you ideas and strategies for introducing them to your clients. If you prefer not to receive any additional Colonial Life Series communications, click [here](#) to opt-out.