Colonial Life

2025 Takeover Package

Simplify. Transition. Grow.

With the 2025 Takeover Package, you can effortlessly transfer policies to Colonial Life while creating immediate value for employers and employees. Eliminate gaps in coverage, reduce administrative burdens and deliver enhanced benefits through a simplified, turnkey approach.

Underwriting made easy*

- **No evidence of insurability (EOI) required**
- **Pre-existing condition waivers** ensure coverage without disruption
- **Competitive rates** without compromising benefit needs
- **Five-year guarantees** with flexible renewal options
- **Participation waivers** for stress-free transitions

Compensation solutions to drive revenue growth

40% first-year & 25% renewal commission rate on takeover policies. Post-takeover commission packages aligned with enrollment and technology needs:

Package Type	Includes	Broker Commission Level
Full Package	Technology + Enrollment + Products	**15%**
Partial Package	Technology **OR** Enrollment + Products	**20%**
Product-Only Package	Products Only	**25%**

Multiple funding options**

- **Technology support** — Funding for benefits platforms, payroll integration, enrollment tools
- **Marketing Programs** — Employee education resources, financial wellness tools, health programs
- **Communications made simple** — Custom materials, enrollment support
- **Implementation credits** — HRIS integration, vendor transition costs, custom reporting tools

Client eligibility: New clients with 100-2,000 lives only; must enroll by December 31, 2025. Commission offer may apply to 2,000+ life new clients but must be pre-approved by underwriter. Certain industries are ineligible for offer; Underwriting and Compensation departments must provide final approval on client eligibility. Takeover refers to non-benefits counselor-enrolled policies (generally census enrolled). If a benefits counselor is involved, refer to the Coverage Accelerator program.

Certain policies and/or provisions may vary or be unavailable in some states. Guaranteed Issue limits by product may vary by state and client. The policies have exclusions and limitations, which may affect benefits payable. Commission rates may vary by product and by state. Group Short Term Disability, Group Term Life and Dental do not apply for Takeover Package. May not be available in New York. Please refer to the Coverage Accelerator Program flier for full documentation of guidelines associated with the offer.

**Takeovers must be moving from group to group coverage; existing plan design, rates and census required to quote. Matching inforce rates will be reviewed on a case-by-case basis and are not guaranteed prior to underwriting review. Uni-tobacco rates required: Consult underwriting for census enroll turnaround time expectations.*

***Funding options displayed above are for example purposes only and do not represent a commitment to provide support for any or all documented solutions. Funding requests will be approved on case-by-case basis based on the needs of each opportunity and any applicable state limitations.*

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