



ABOUT THE ASSOCIATION OF INSURANCE PROFESSIONALS

The Association of Insurance Professionals (AIP) has been providing Colonial Insurance Agents with direct access to a complete line of quality benefit solutions and services since 1996. Whether you are looking for Errors & Omissions, Life, Health, Homeowners or Auto Insurance – AIP is your one-stop for all your benefit needs!

CONTACT US

If you would like to speak with your AIP Licensed Insurance Professional, please call toll-free Monday – Thursday 8AM – 6PM, and Friday 8AM – 5PM EST.



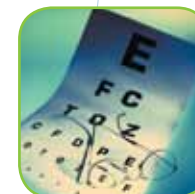
CALL AIP TODAY!
(800) 411-4753

OR VISIT US ONLINE:
www.aip-benefits.org

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Colonial LifeSM
Making benefits count.



INSURANCE BENEFITS & SERVICES FOR COLONIAL LIFE AGENTS

- Errors & Omissions
- Transitional Medical
- Health Savings Accounts
- Major Medical Insurance
- Vision & Dental Plans
- Group Term Life
- Home & Auto Insurance

AIP

ASSOCIATION OF INSURANCE PROFESSIONALS

ERRORS & OMISSIONS

E&O Insurance is one of the best ways to safeguard your financial future. AIP has designed a number of benefit-rich and price-competitive programs exclusively for Colonial Agents.



PLAN HIGHLIGHTS INCLUDE:

- Guarantee Issue
- First Dollar Defense
- Prior Acts Coverage Available
- Optional Liability Coverage Amounts
- Multiple Payment Options

BROAD COVERAGE PROVIDED:

Coverage includes life, accident, health insurance sales/ servicing, universal life, long term care, annuities, Section 105 & 125, employee benefit plans, managed health care organizations, disability income and may also include coverage for mutual funds and variable products.

MAJOR MEDICAL

AIP has provided health insurance solutions for Colonial Agents since 1996. We understand the challenges facing new and seasoned agents and can help you determine what options are right for you. We work with only top-rated national and state carriers to provide you with the best options and solutions including:



- Transitional
- HMO & PPO Plans
- HSAs
- Indemnity

NEW AGENT MEDICAL

Now there is no reason you should be uninsured. AIP's New Agent Plans provide a quality base of comprehensive coverage at truly affordable premiums. It is the perfect solution for a new agent who can not afford Major Medical coverage.



DENTAL PLAN

Now there is an alternative to group dental insurance. AIP has teamed up with DentalPlans.com to offer you an easy, affordable and money saving way to receive quality dental care.



DentalPlans.com offers a selection of over 30 Nationwide and regional discount dental plans. With the most dentists in combined networks anywhere. With DentalPlans.com, you can use search tools to compare the savings and features of each plan before deciding which one is the best plan for you.

VISION PLAN

AIP's Group Vision Plan offers Members a full service vision care program for as low as \$8.00 per month. This nationwide plan utilizes a network of over 11,000 providers to offer low co-pays and additional savings for vision-related care and materials.



AUTO & HOME INSURANCE

Choosing the best property and casualty insurance coverage can be complicated and time consuming, so AIP has done the legwork for our members.



AIP has teamed up with Liberty Mutual to offer members special discounts through the Group Savings Plus Program. The Group Savings Plus Program provides a 5% or more discount on homeowners, auto, condo, recreational vehicle, boat and renters insurance.

POLICYHOLDERS ALSO RECEIVE:

- Multi-Car Discounts
- Passive Restraints Discounts
- Anti-Theft Discounts
- Burglary Alarm System Discounts

AIP REWARDS

In addition to our full selection of insurance programs, AIP Members have access to our AIP Rewards Program, which offers valuable savings and discounts on many products and services.



AIP CORE BENEFITS

AIP Core Benefits For Colonial Agents Who Have Reached Minimum Tier 1 Production Requirements:

LIFE INSURANCE/AD&D

Each agent receives \$10,000 of life insurance coverage

Voluntary Options

New agents within the first 30 days of reaching tier 1 production requirements can:

- Purchase up to \$90,000 guarantee issue additional life insurance coverage for themselves
- Purchase \$50,000 up to \$150,000 of AD&D coverage for themselves or their family
- Purchase guarantee issue life insurance coverage for spouse and children

Open Enrollment

During the annual open enrollment period current participants have the option to increase their coverage amount to up to \$90,000 on a guarantee issue basis.

LONG TERM DISABILITY ELIGIBILITY

All agents licensed with Colonial for one complete year who generate \$20,000 of new business earnings.

➤ Benefit

- Colonial pays 60% of your Colonial new business earnings up to \$7,500 per month.

➤ Coverage

- Guarantee Issue – automatic enrollment
- Paid for by Colonial
- Extends to agents up to age 65
- 180-day waiting period

LONG TERM CARE

LTC is available for agents, spouses and immediate family members through regular underwriting.