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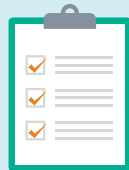
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1. Based on internal Colonial Life data for all claims paid 2013 through 2015.

2. Based on internal Colonial Life data for all claims paid 2006 through 2015.

3. Market Decisions, 4Q2015 Voluntary Benefits Claimant Satisfaction Research (2015).

4. Payments under \$100 cannot be sent overnight and a delivery fee is charged for this service.