Colonial Voluntary Benefits℠
The benefits of good hard work.®

Know the facts
about individual and group products

While many newer entrants to the voluntary benefits industry may focus on group products, an experienced carrier that offers both individual and group products can help you better meet your clients' diverse needs.

The Paul Revere Life Insurance Company is a voluntary benefits company and an industry leader in developing supplemental insurance products and delivering high-quality service to our brokers, accounts and policyholders. We give you the freedom to select from our group and individual product offerings, and we can enroll all products on the same platform.



Individual and group products overview

	Pros	Cons
Individual	■ Employee-owned ■ Portable ■ Guaranteed renewable in most states ■ No participation requirements ■ No account-level rate increases	■ Typically stricter underwriting ■ Typically higher priced than group products ■ Limited rate flexibility
Group	■ Employer-owned ■ More flexible underwriting than individual products ■ More flexible rates than individual products	■ Group-level rate increases ■ Ported or converted at higher rates ■ Minimum participation requirements common

Paul Revere insurance portfolio	Individual products	Group products	Guaranteed issue options available[1]
Accident	■	■	■
Specified disease for cancer	■	■	■
Specified disease for critical illness	■	■	■
Dental	■		■
Hospital confinement indemnity	■	■	■
Life **Term, endowment at age 100, universal** (with accelerated death benefit for qualified long-term care services rider option available on universal and endowment life)	■	■	■
Short-term disability	■	■	■

Talk with your Paul Revere benefits representative about strengthening your competitive advantage with our comprehensive product portfolio.

1 Account and case size limitations apply. See your benefits representative for complete details.
Products vary by state and may not be available in all states.

©2016 The Paul Revere Life Insurance Company, Worcester, MA | Colonial Voluntary Benefits insurance products are underwritten by The Paul Revere Life Insurance Company.

5-16 | 100823-4-NY