

Dignified Choice[®] Whole Life Final Expense Insurance

Today's Choice -
*Tomorrow's
Peace of Mind*



COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY



COLUMBIAN LIFE
INSURANCE COMPANY

*Protecting families
for over 130 years*

Your legacy is the gift you leave to your family.

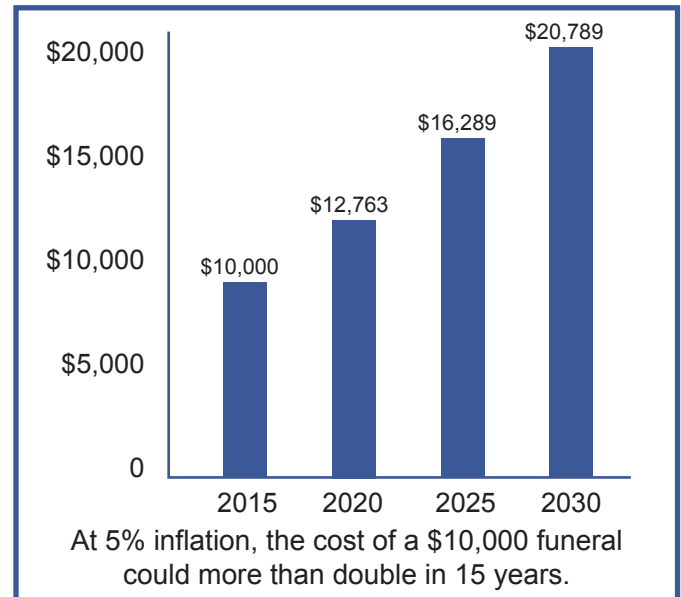


You want to leave your loved ones many things - cherished memories, treasured family heirlooms, and the financial security to achieve the goals you've planned together.

One thing you will not want to leave your family is the burden of outstanding debts from final expenses. We can help you make sure that doesn't happen.

Did you know that -

Funerals are among the most expensive purchases many consumers ever make. According to the National Funeral Director's Association's 2013 General Price List Survey, the average cost of a funeral with a vault, which is required by most cemeteries, was **\$8,343** in 2012. Additional fees for flowers, obituaries and cemetery costs can cause a funeral to run well over **\$10,000**, and that's at today's prices. The costs at the time of need could be much higher due to inflation.



Where will the money come from?

Social Security: Pays only a \$255 lump-sum death benefit, and only to qualified dependents.¹ Also, Social Security income may be reduced by as much as 50% with the death of a spouse.

Veteran's Administration: May pay a \$300 burial allowance under certain circumstances.²

Savings: Do you have the funds necessary to cover such costly expenses?

Loved Ones: Do your children have the funds necessary to cover such costly expenses? Do you want to leave this burden to them?

There is a better choice - the Dignified Choice®

With Dignified Choice® life insurance, you can stop wondering how to cover your final expenses.

Easy Qualification: Eligibility is determined through simplified issue underwriting, which means no medical exam. You'll just need to answer a few health questions.

Affordable Premiums: Coverage is available in amounts to fit your needs and budget.

Convenient Payment Options: You can have premiums deducted from your bank account each month, or let us bill you annually, semi-annually, or quarterly.

Policy Good Worldwide: Travel anywhere in the world, and you're still covered.

Death Benefit Paid by Check: The tax-free³ proceeds can be used for final expenses or other needs.

Dignified Choice® Whole Life Guarantees

Premiums *Guaranteed* to never increase, regardless of changes to your age or health.

Death Benefit *Guaranteed* to never decrease, regardless of changes to your age or health. The policy benefit is paid directly to the beneficiary of your choice and is not subject to federal income tax.^{3,4}

Noncancelable *Guaranteed* never to be canceled because of changes to your age or health as long as premiums are paid.

Cash Values *Guaranteed* cash values accumulate and can be used for emergencies or other financial needs.⁴

Dignified Choice® Whole Life Insurance

Final Expense That Fits. With four Classic plans, Columbian has a policy to fit most individuals, even those who may find it difficult to obtain coverage due to health issues.



For those in good health, the **Classic Elite** and **Classic Select** plans offer an immediate full death benefit from the first day of coverage.

Individuals who do not qualify for a full benefit plan may be eligible for a **Classic Advantage** or **Classic Security** plan, which provide a modified benefit. With both plans, the full death benefit is payable for accidental death in any year.

For non-accidental death occurring during the modified benefit period, the death benefit is equal to a refund of all base policy premiums plus 6% interest. The modified period is two years for Classic Advantage and three years for Classic Security. After the modified benefit period, the full death benefit is payable for death by any cause.⁵

Dignified Choice® Rider Options

Children's Term Rider You can add level term insurance for up to 20 children, grandchildren or great grandchildren. Rider coverage remains in effect to each child's age 25, when it can be converted to permanent insurance. This optional rider is available with Classic Elite, Classic Select and Classic Advantage.

Accidental Death Benefit Rider Doubles the benefit for death caused by accident. This optional rider is available with Classic Elite and Classic Select.⁶

Accelerated Death Benefit Rider You can receive an advance payment of 50% of the base policy death benefit if you are diagnosed with a terminal condition which is expected to result in death within 12 months. This optional rider is available with Classic Elite and Classic Select from day one and may be added to the Classic Advantage plan after the two-year modified benefit period. There is no additional premium cost for the rider.⁷



Columbian has a rich history of helping families. Columbian Mutual Life, our parent company, has been providing for our customers' insurance needs, including their final expense needs, for **over 130 years**.

Your Columbian policy provides the peace of mind that comes from knowing that we'll be here when you need us. In fact, we pay **over \$100 million in claims each year** to families like yours.

The Columbian Financial Group of companies, which includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company, and other affiliated companies within our corporate family, is built on a foundation of value and service with a standard of dependability you can trust. Our Company has always prided itself on maintaining a solid financial and investment posture to ensure policyholder obligations are met. We offer consumer-oriented products designed for family and business life insurance needs, and provide prompt, accurate and friendly service to our clients.



Summary of coverage applied for

Presented to: _____	Plan Name: _____
Beneficiary: _____	Policy Face Amount: _____
Policyowner: _____	Riders: _____
Agent: _____	Total Premium: _____
Agent Phone: _____	Draft Date: _____



Columbian Mutual Life Insurance Company

Home Office: Binghamton, NY

Columbian Life Insurance Company

Home Office: Chicago, IL • Administrative Service Office: Binghamton, NY

Columbian Life Insurance Company is not licensed in every state.

www.cfglife.com 800-305-1335

1. Code of Federal Regulations 404.390
2. U.S. Department of Veterans Affairs, Dependents and Survivors Burial and Plot Interment Allowance - February 2015
3. See your tax advisor for tax advice. Internal Revenue Code Section 101 excludes amounts received under a life insurance contract from gross income if such amounts are paid by reason of the death of the insured.
4. As long as premiums are current.
5. The Classic Advantage policy has a reduction of benefits in the first two years. The Classic Security policy has a reduction of benefits in the first three years. The full death benefit is payable for accidental death in any year. For costs and complete details of the coverage, contact your insurance agent or the Company.
6. Accidental Death Benefit Rider coverage terminates at age 100.
7. If an accelerated benefit payment is made, an administrative fee, not to exceed \$250, is deducted from the payment and there will be an interest charge assessed as outlined in the rider. Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.

For consumer use.

For complete terms, please refer to Policy Form Nos. 1F156, 1F156-CL, 1F157-CL, 1F158, 1F158-CL, 1F159, 1F159-CL and Rider Form Nos. 1H885, 1H885-CL, 1H884, 1H884-CL, 1H864, 1H864-CL, 1H865 and 1H865-CL or state variation.

Product/Rider specifications and availability may vary by state.