

*Are you worried about
your final expenses?*

*Your Columbian
Agent may have the
right answer for you.*

*Contact your Agent
today for more
information.*



**COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY**

HOME OFFICE: BINGHAMTON, NY
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850



**COLUMBIAN LIFE
INSURANCE COMPANY**

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850

www.cfglife.com

Columbian Life Insurance Company
is not licensed in every state.

For consumer use.

Product/Rider specifications and availability may vary by state. 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.

Form No. 5315CFG (Rev. 1/16)

Final Expense



made



easy



Buying insurance to cover your final expenses does not need to be difficult. In fact, we make it our goal to ensure that the process is as easy as possible.

We offer an uncomplicated way to provide for your final expense needs. From the simple application to the range of payment options, the Classic insurance plans are designed with your convenience in mind.

- Easy Qualification
- No Medical Exam
- Affordable Premiums
- Convenient Payment Options
- Ages 25 - 85 Eligible to Apply
- Protection up to \$35,000

Other features of our Final Expense plans include:

- Premium Guarantee
- Death Benefit Guarantee*
- Policy Builds Cash Value
- Death Benefit Paid by Check*
- Policy Good Worldwide

*Provided premiums are kept current.

Your answers to the application health questions will help determine the type of coverage available. Your Columbian agent will help you determine which riders are right for you.

*The **Classic Elite** and **Classic Select** plans offer an immediate full death benefit from the day of issue for both accidental and non-accidental death.*

*The **Classic Advantage** and **Classic Security** plans have a modified benefit period of two years for Classic Advantage and three years for Classic Security.*

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. After the modified period, the full death benefit is payable for death by any cause. The full death benefit is payable for accidental death in any year.



Rider Options

Children's Term Insurance

Level term insurance on your children, grandchildren, or great grandchildren to age 25. This rider is available with Classic Elite, Classic Select and Classic Advantage policies.

Accidental Death Benefit

Doubles the benefit for accidental death. Rider coverage remains in effect to age 100. This rider is available with Classic Elite and Classic Select policies.

Accelerated Death Benefit**

An early payment of 50% of the death benefit is available if you are diagnosed with a terminal condition which is expected to result in death within 12 months. This rider is available with Classic Elite and Classic Select policies from day one and may be added to Classic Advantage policies after the modified benefit period.

There is no additional premium charge for this rider. A fee may be charged for accelerated benefit payment.

**Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.