

TermLife

Monthly EFT Face Amount Tables



COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY
BINGHAMTON, NEW YORK 13902-1381



COLUMBIAN LIFE
INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

TermLife Simplified Issue Term

TermLife is available with initial level premiums for 15, 20 or 30 years, and annual guaranteed renewable term premiums thereafter to age 95.

Issue Ages 15-Year Term: 18 - 65
(Age Last Birthday) 20-Year Term: 18 - 60
30-Year Term: 18 - 55

Issue Amounts \$25,000 - \$200,000

ANNUAL PREMIUM PER THOUSAND						
Issue Age	15-Year Term		20-Year Term		30-Year Term	
	Non-Tob	Tobacco	Non-Tob	Tobacco	Non-Tob	Tobacco
18	1.34	2.45	1.39	2.96	1.78	3.61
19	1.34	2.45	1.39	2.96	1.78	3.61
20	1.34	2.45	1.39	2.96	1.78	3.61
21	1.34	2.45	1.39	2.96	1.78	3.61
22	1.34	2.45	1.39	2.96	1.78	3.61
23	1.34	2.45	1.39	2.96	1.78	3.61
24	1.34	2.45	1.39	2.96	1.78	3.61
25	1.34	2.45	1.39	2.96	1.78	3.61
26	1.36	2.49	1.46	3.02	1.87	3.77
27	1.38	2.53	1.53	3.07	1.97	3.94
28	1.39	2.57	1.60	3.13	2.07	4.12
29	1.41	2.60	1.68	3.19	2.18	4.31
30	1.43	2.63	1.76	3.25	2.29	4.50
31	1.49	2.84	1.85	3.47	2.43	4.82
32	1.56	3.06	1.94	3.70	2.58	5.15
33	1.64	3.30	2.03	3.95	2.73	5.51
34	1.72	3.55	2.13	4.21	2.90	5.89
35	1.80	3.82	2.23	4.48	3.08	6.29
36	1.95	4.14	2.42	4.87	3.34	6.85
37	2.11	4.49	2.63	5.29	3.63	7.46
38	2.29	4.87	2.86	5.74	3.94	8.13
39	2.48	5.28	3.11	6.23	4.27	8.86
40	2.68	5.72	3.37	6.76	4.62	9.64
41	2.89	6.18	3.66	7.37	5.02	10.45
42	3.12	6.65	3.96	8.02	5.46	11.32
43	3.36	7.18	4.29	8.74	5.93	12.25
44	3.62	7.75	4.66	9.52	6.44	13.27
45	3.90	8.34	5.04	10.36	6.99	14.34
46	4.26	9.03	5.48	11.11	7.67	15.09
47	4.64	9.76	5.95	11.89	8.41	15.85
48	5.07	10.56	6.46	12.75	9.23	16.66
49	5.53	11.40	7.02	13.65	10.12	17.52
50	6.04	12.32	7.61	14.60	11.08	18.40
51	6.52	13.26	8.28	15.73	12.46	20.11
52	7.02	14.26	8.99	16.93	13.84	21.82
53	7.57	15.34	9.79	18.24	15.22	23.53
54	8.15	16.49	10.66	19.64	16.60	25.24
55	8.79	17.73	11.59	21.15	17.97	26.93
56	9.45	18.89	13.08	23.78	-	-
57	10.17	20.15	14.78	26.78	-	-
58	10.95	21.49	16.67	30.10	-	-
59	11.78	22.89	18.79	33.80	-	-
60	12.66	24.43	21.16	37.95	-	-
61	14.19	27.73	-	-	-	-
62	15.89	31.45	-	-	-	-
63	17.81	35.59	-	-	-	-
64	19.95	40.39	-	-	-	-
65	22.30	45.66	-	-	-	-

Add \$60 policy fee

Monthly EFT Modal Factor .087

TermLife Plus returns 50% of all base policy premiums paid to date at the end of the initial level term period. Renewable to age 95.

Issue Ages 20-Year Term: 18 - 60
(Age Last Birthday) (Max age 59 in Columbian Mutual)
30-Year Term: 18 - 50

Issue Amounts \$25,000 - \$200,000

ANNUAL PREMIUM PER THOUSAND				
Issue Age	20-Year Term		30-Year Term	
	Non-Tob	Tobacco	Non-Tob	Tobacco
18	2.85	6.07	3.47	7.04
19	2.85	6.07	3.47	7.04
20	2.85	6.07	3.47	7.04
21	2.85	6.07	3.47	7.04
22	2.85	6.07	3.47	7.04
23	2.85	6.07	3.47	7.04
24	2.85	6.07	3.47	7.04
25	2.85	6.07	3.47	7.04
26	2.99	6.19	3.59	7.24
27	3.14	6.29	3.72	7.45
28	3.28	6.42	3.85	7.66
29	3.44	6.54	3.99	7.89
30	3.61	6.66	4.12	8.10
31	3.77	7.08	4.33	8.58
32	3.94	7.51	4.54	9.06
33	4.10	7.98	4.75	9.59
34	4.28	8.46	4.99	10.13
35	4.46	8.96	5.24	10.69
36	4.69	9.45	5.58	11.44
37	4.94	9.95	5.95	12.23
38	5.21	10.45	6.34	13.09
39	5.47	10.96	6.75	14.00
40	5.73	11.49	7.16	14.94
41	6.19	12.46	7.68	15.99
42	6.65	13.47	8.24	17.09
43	7.16	14.60	8.84	18.25
44	7.74	15.80	9.47	19.51
45	8.32	17.09	10.14	20.79
46	8.93	18.11	10.89	21.43
47	9.58	19.14	11.69	22.03
48	10.27	20.27	12.55	22.66
49	11.02	21.43	13.46	23.30
50	11.80	22.63	14.40	23.92
51	12.83	24.38	-	-
52	13.93	26.24	-	-
53	15.17	28.27	-	-
54	16.52	30.44	-	-
55	17.96	32.78	-	-
56	20.27	36.86	-	-
57	22.91	41.51	-	-
58	25.84	46.66	-	-
59	29.12	52.39	-	-
60	32.80	58.82	-	-

No policy fee

Monthly EFT Modal Factor

.083333 or divide by 12

Children's Term Rider Each Unit provides \$1,000 level term insurance on all eligible children.

Issue Ages: Parent 18-55 / Child 15 days-18 years **Amounts:** 5 - 15 Units **Annual Premium:** \$6.00/Unit

TermLife Base Policy Monthly EFT Premiums

15-Year Term Non-Return of Premium

NON-TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	8.13	11.05	13.96	16.88	28.54
19	8.13	11.05	13.96	16.88	28.54
20	8.13	11.05	13.96	16.88	28.54
21	8.13	11.05	13.96	16.88	28.54
22	8.13	11.05	13.96	16.88	28.54
23	8.13	11.05	13.96	16.88	28.54
24	8.13	11.05	13.96	16.88	28.54
25	8.13	11.05	13.96	16.88	28.54
26	8.18	11.14	14.09	17.05	28.88
27	8.22	11.22	14.22	17.23	29.23
28	8.24	11.27	14.29	17.31	29.41
29	8.29	11.35	14.42	17.49	29.75
30	8.33	11.44	14.55	17.66	30.10
31	8.46	11.70	14.94	18.18	31.15
32	8.61	12.01	15.40	18.79	32.36
33	8.79	12.35	15.92	19.49	33.76
34	8.96	12.70	16.44	20.18	35.15
35	9.14	13.05	16.97	20.88	36.54
36	9.46	13.70	17.94	22.19	39.15
37	9.81	14.40	18.99	23.58	41.93
38	10.20	15.18	20.16	25.14	45.07
39	10.61	16.01	21.40	26.80	48.37
40	11.05	16.88	22.71	28.54	51.85
41	11.51	17.79	24.08	30.36	55.51
42	12.01	18.79	25.58	32.36	59.51
43	12.53	19.84	27.14	34.45	63.68
44	13.09	20.97	28.84	36.71	68.21
45	13.70	22.19	30.67	39.15	73.08
46	14.49	23.75	33.02	42.28	79.34
47	15.31	25.40	35.50	45.59	85.96
48	16.25	27.27	38.30	49.33	93.44
49	17.25	29.28	41.30	53.33	101.44
50	18.36	31.49	44.63	57.77	110.32
51	19.40	33.58	47.76	61.94	118.67
52	20.49	35.76	51.03	66.29	127.37
53	21.68	38.15	54.61	71.08	136.94
54	22.95	40.67	58.40	76.13	147.03
55	24.34	43.46	62.57	81.69	158.17
56	25.77	46.33	66.88	87.44	169.65
57	27.34	49.46	71.58	93.70	182.18
58	29.04	52.85	76.67	100.49	195.75
59	30.84	56.46	82.08	107.71	210.19
60	32.76	60.29	87.83	115.36	225.50
61	36.08	66.95	97.81	128.67	252.13
62	39.78	74.34	108.90	143.46	281.71
63	43.96	82.69	121.43	160.17	315.11
64	48.61	92.00	135.39	178.79	352.35
65	53.72	102.23	150.73	199.23	393.24

TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	10.55	15.88	21.21	26.54	47.85
19	10.55	15.88	21.21	26.54	47.85
20	10.55	15.88	21.21	26.54	47.85
21	10.55	15.88	21.21	26.54	47.85
22	10.55	15.88	21.21	26.54	47.85
23	10.55	15.88	21.21	26.54	47.85
24	10.55	15.88	21.21	26.54	47.85
25	10.55	15.88	21.21	26.54	47.85
26	10.64	16.05	21.47	26.88	48.55
27	10.72	16.23	21.73	27.23	49.24
28	10.81	16.40	21.99	27.58	49.94
29	10.88	16.53	22.19	27.84	50.46
30	10.94	16.66	22.38	28.10	50.98
31	11.40	17.57	23.75	29.93	54.64
32	11.88	18.53	25.19	31.84	58.46
33	12.40	19.58	26.75	33.93	62.64
34	12.94	20.66	28.38	36.11	66.99
35	13.53	21.84	30.15	38.45	71.69
36	14.22	23.23	32.23	41.24	77.26
37	14.99	24.75	34.52	44.28	83.35
38	15.81	26.40	37.00	47.59	89.96
39	16.70	28.19	39.67	51.16	97.09
40	17.66	30.10	42.54	54.98	104.75
41	18.66	32.10	45.54	58.99	112.75
42	19.68	34.15	48.61	63.08	120.93
43	20.84	36.45	52.07	67.69	130.15
44	22.08	38.93	55.79	72.65	140.07
45	23.36	41.50	59.64	77.78	150.34
46	24.86	44.50	64.14	83.78	162.34
47	26.45	47.68	68.90	90.13	175.04
48	28.19	51.16	74.12	97.09	188.96
49	30.02	54.81	79.61	104.40	203.58
50	32.02	58.81	85.61	112.40	219.59
51	34.06	62.90	91.74	120.58	235.94
52	36.24	67.25	98.27	129.28	253.34
53	38.58	71.95	105.31	138.68	272.14
54	41.09	76.95	112.82	148.68	292.15
55	43.78	82.35	120.91	159.47	313.72
56	46.31	87.39	128.48	169.56	333.91
57	49.05	92.87	136.70	180.53	355.83
58	51.96	98.70	145.44	192.18	379.15
59	55.01	104.79	154.58	204.36	403.51
60	58.36	111.49	164.63	217.76	430.30
61	65.53	125.85	186.16	246.47	487.72
62	73.62	142.03	210.43	278.84	552.45
63	82.63	160.04	237.44	314.85	624.49
64	93.07	180.92	268.76	356.61	708.01
65	104.53	203.84	303.15	402.46	799.70

Premiums include \$60.00 annual policy fee.

Child Rider: 5 Units \$2.61 10 Units \$5.22 15 Units \$7.83

TermLife Base Policy Monthly EFT Premiums 20-Year Term Non-Return of Premium

NON-TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	8.24	11.27	14.29	17.31	29.41
19	8.24	11.27	14.29	17.31	29.41
20	8.24	11.27	14.29	17.31	29.41
21	8.24	11.27	14.29	17.31	29.41
22	8.24	11.27	14.29	17.31	29.41
23	8.24	11.27	14.29	17.31	29.41
24	8.24	11.27	14.29	17.31	29.41
25	8.24	11.27	14.29	17.31	29.41
26	8.40	11.57	14.75	17.92	30.62
27	8.55	11.88	15.20	18.53	31.84
28	8.70	12.18	15.66	19.14	33.06
29	8.87	12.53	16.18	19.84	34.45
30	9.05	12.88	16.70	20.53	35.84
31	9.24	13.27	17.29	21.32	37.41
32	9.44	13.66	17.88	22.10	38.98
33	9.64	14.05	18.47	22.88	40.54
34	9.85	14.49	19.12	23.75	42.28
35	10.07	14.92	19.77	24.62	44.02
36	10.48	15.75	21.01	26.27	47.33
37	10.94	16.66	22.38	28.10	50.98
38	11.44	17.66	23.88	30.10	54.98
39	11.98	18.75	25.51	32.28	59.33
40	12.55	19.88	27.21	34.54	63.86
41	13.18	21.14	29.10	37.06	68.90
42	13.83	22.45	31.06	39.67	74.12
43	14.55	23.88	33.21	42.54	79.87
44	15.36	25.49	35.63	45.76	86.30
45	16.18	27.14	38.11	49.07	92.92
46	17.14	29.06	40.98	52.90	100.57
47	18.16	31.10	44.04	56.99	108.75
48	19.27	33.32	47.37	61.42	117.62
49	20.49	35.76	51.03	66.29	127.37
50	21.77	38.32	54.88	71.43	137.63
51	23.23	41.24	59.25	77.26	149.29
52	24.77	44.33	63.88	83.43	161.65
53	26.51	47.81	69.10	90.39	175.57
54	28.41	51.59	74.78	97.96	190.70
55	30.43	55.64	80.84	106.05	206.89
56	33.67	62.12	90.57	119.02	232.81
57	37.37	69.51	101.66	133.81	262.39
58	41.48	77.73	113.99	150.25	295.28
59	46.09	86.96	127.82	168.69	332.17
60	51.24	97.27	143.29	189.31	373.40

TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	11.66	18.10	24.53	30.97	56.72
19	11.66	18.10	24.53	30.97	56.72
20	11.66	18.10	24.53	30.97	56.72
21	11.66	18.10	24.53	30.97	56.72
22	11.66	18.10	24.53	30.97	56.72
23	11.66	18.10	24.53	30.97	56.72
24	11.66	18.10	24.53	30.97	56.72
25	11.66	18.10	24.53	30.97	56.72
26	11.79	18.36	24.93	31.49	57.77
27	11.90	18.57	25.25	31.93	58.64
28	12.03	18.84	25.64	32.45	59.68
29	12.16	19.10	26.03	32.97	60.73
30	12.29	19.36	26.43	33.50	61.77
31	12.77	20.31	27.86	35.41	65.60
32	13.27	21.32	29.36	37.41	69.60
33	13.81	22.40	30.99	39.59	73.95
34	14.38	23.53	32.69	41.85	78.47
35	14.96	24.71	34.45	44.20	83.17
36	15.81	26.40	37.00	47.59	89.96
37	16.73	28.23	39.74	51.24	97.27
38	17.70	30.19	42.67	55.16	105.10
39	18.77	32.32	45.87	59.42	113.62
40	19.92	34.63	49.33	64.03	122.84
41	21.25	37.28	53.31	69.34	133.46
42	22.66	40.11	57.55	74.99	144.77
43	24.23	43.24	62.25	81.26	157.30
44	25.93	46.63	67.34	88.04	170.87
45	27.75	50.29	72.82	95.35	185.48
46	29.38	53.55	77.71	101.88	198.53
47	31.08	56.94	82.80	108.66	212.11
48	32.95	60.68	88.41	116.15	227.07
49	34.91	64.60	94.29	123.98	242.73
50	36.98	68.73	100.49	132.24	259.26
51	39.43	73.65	107.86	142.07	278.92
52	42.04	78.87	115.69	152.51	299.80
53	44.89	84.56	124.24	163.91	322.60
54	47.94	90.65	133.37	176.09	346.96
55	51.22	97.22	143.22	189.23	373.23
56	56.94	108.66	160.38	212.11	418.99
57	63.47	121.71	179.96	238.21	471.19
58	70.69	136.16	201.62	267.09	528.96
59	78.74	152.25	225.77	299.28	593.34
60	87.76	170.30	252.84	335.39	665.55

Premiums include \$60.00 annual policy fee.

Child Rider: 5 Units \$2.61 10 Units \$5.22 15 Units \$7.83

TermLife Base Policy Monthly EFT Premiums 30-Year Term Non-Return of Premium

NON-TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	9.09	12.96	16.83	20.71	36.19
19	9.09	12.96	16.83	20.71	36.19
20	9.09	12.96	16.83	20.71	36.19
21	9.09	12.96	16.83	20.71	36.19
22	9.09	12.96	16.83	20.71	36.19
23	9.09	12.96	16.83	20.71	36.19
24	9.09	12.96	16.83	20.71	36.19
25	9.09	12.96	16.83	20.71	36.19
26	9.29	13.35	17.42	21.49	37.76
27	9.50	13.79	18.07	22.36	39.50
28	9.72	14.22	18.73	23.23	41.24
29	9.96	14.70	19.44	24.19	43.15
30	10.20	15.18	20.16	25.14	45.07
31	10.51	15.79	21.08	26.36	47.50
32	10.83	16.44	22.05	27.67	50.11
33	11.16	17.10	23.03	28.97	52.72
34	11.53	17.84	24.14	30.45	55.68
35	11.92	18.62	25.32	32.02	58.81
36	12.48	19.75	27.01	34.28	63.34
37	13.12	21.01	28.91	36.80	68.38
38	13.79	22.36	30.93	39.50	73.78
39	14.51	23.79	33.08	42.37	79.52
40	15.27	25.32	35.37	45.41	85.61
41	16.14	27.06	37.98	48.89	92.57
42	17.10	28.97	40.85	52.72	100.22
43	18.12	31.02	43.91	56.81	108.40
44	19.23	33.23	47.24	61.25	117.28
45	20.42	35.63	50.83	66.03	126.85
46	21.90	38.58	55.27	71.95	138.68
47	23.51	41.80	60.10	78.39	151.55
48	25.30	45.37	65.45	85.52	165.82
49	27.23	49.24	71.25	93.26	181.31
50	29.32	53.42	77.52	101.62	198.01
51	32.32	59.42	86.52	113.62	222.02
52	35.32	65.42	95.53	125.63	246.04
53	38.32	71.43	104.53	137.63	270.05
54	41.33	77.43	113.54	149.64	294.06
55	44.30	83.39	122.47	161.56	317.90

TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	13.07	20.92	28.78	36.63	68.03
19	13.07	20.92	28.78	36.63	68.03
20	13.07	20.92	28.78	36.63	68.03
21	13.07	20.92	28.78	36.63	68.03
22	13.07	20.92	28.78	36.63	68.03
23	13.07	20.92	28.78	36.63	68.03
24	13.07	20.92	28.78	36.63	68.03
25	13.07	20.92	28.78	36.63	68.03
26	13.42	21.62	29.82	38.02	70.82
27	13.79	22.36	30.93	39.50	73.78
28	14.18	23.14	32.10	41.06	76.91
29	14.59	23.97	33.34	42.72	80.21
30	15.01	24.80	34.58	44.37	83.52
31	15.70	26.19	36.67	47.15	89.09
32	16.42	27.62	38.82	50.03	94.83
33	17.20	29.19	41.17	53.16	101.09
34	18.03	30.84	43.65	56.46	107.71
35	18.90	32.58	46.26	59.94	114.67
36	20.12	35.02	49.92	64.82	124.41
37	21.45	37.67	53.90	70.12	135.02
38	22.90	40.59	58.27	75.95	146.68
39	24.49	43.76	63.03	82.30	159.38
40	26.19	47.15	68.12	89.09	172.96
41	27.95	50.68	73.41	96.14	187.05
42	29.84	54.46	79.08	103.70	202.19
43	31.86	58.51	85.15	111.80	218.37
44	34.08	62.94	91.81	120.67	236.12
45	36.41	67.60	98.79	129.98	254.74
46	38.04	70.86	103.68	136.50	267.79
47	39.69	74.17	108.64	143.12	281.01
48	41.46	77.69	113.93	150.16	295.10
49	43.33	81.43	119.54	157.64	310.07
50	45.24	85.26	125.28	165.30	325.38
51	48.96	92.70	136.44	180.18	355.13
52	52.68	100.14	147.60	195.05	384.89
53	56.40	107.58	158.75	209.93	414.64
54	60.12	115.01	169.91	224.81	444.40
55	63.79	122.37	180.94	239.51	473.80

Premiums include \$60.00 annual policy fee.

Child Rider: 5 Units \$2.61 10 Units \$5.22 15 Units \$7.83

TermLife *Plus* Base Policy Monthly EFT Premiums

20-Year Term Return of Premium

NON-TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	5.94	11.88	17.81	23.75	47.50
19	5.94	11.88	17.81	23.75	47.50
20	5.94	11.88	17.81	23.75	47.50
21	5.94	11.88	17.81	23.75	47.50
22	5.94	11.88	17.81	23.75	47.50
23	5.94	11.88	17.81	23.75	47.50
24	5.94	11.88	17.81	23.75	47.50
25	5.94	11.88	17.81	23.75	47.50
26	6.23	12.46	18.69	24.92	49.83
27	6.54	13.08	19.63	26.17	52.33
28	6.83	13.67	20.50	27.33	54.67
29	7.17	14.33	21.50	28.67	57.33
30	7.52	15.04	22.56	30.08	60.17
31	7.85	15.71	23.56	31.42	62.83
32	8.21	16.42	24.63	32.83	65.67
33	8.54	17.08	25.63	34.17	68.33
34	8.92	17.83	26.75	35.67	71.33
35	9.29	18.58	27.88	37.17	74.33
36	9.77	19.54	29.31	39.08	78.17
37	10.29	20.58	30.88	41.17	82.33
38	10.85	21.71	32.56	43.42	86.83
39	11.40	22.79	34.19	45.58	91.17
40	11.94	23.88	35.81	47.75	95.50
41	12.90	25.79	38.69	51.58	103.17
42	13.85	27.71	41.56	55.42	110.83
43	14.92	29.83	44.75	59.67	119.33
44	16.13	32.25	48.38	64.50	129.00
45	17.33	34.67	52.00	69.33	138.67
46	18.60	37.21	55.81	74.42	148.83
47	19.96	39.92	59.88	79.83	159.67
48	21.40	42.79	64.19	85.58	171.17
49	22.96	45.92	68.88	91.83	183.67
50	24.58	49.17	73.75	98.33	196.67
51	26.73	53.46	80.19	106.92	213.83
52	29.02	58.04	87.06	116.08	232.17
53	31.60	63.21	94.81	126.42	252.83
54	34.42	68.83	103.25	137.67	275.33
55	37.42	74.83	112.25	149.67	299.33
56	42.23	84.46	126.69	168.92	337.83
57	47.73	95.46	143.19	190.92	381.83
58	53.83	107.67	161.50	215.33	430.67
59	60.67	121.33	182.00	242.67	485.33
60	68.33	136.67	205.00	273.33	546.67

TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	12.65	25.29	37.94	50.58	101.17
19	12.65	25.29	37.94	50.58	101.17
20	12.65	25.29	37.94	50.58	101.17
21	12.65	25.29	37.94	50.58	101.17
22	12.65	25.29	37.94	50.58	101.17
23	12.65	25.29	37.94	50.58	101.17
24	12.65	25.29	37.94	50.58	101.17
25	12.65	25.29	37.94	50.58	101.17
26	12.90	25.79	38.69	51.58	103.17
27	13.10	26.21	39.31	52.42	104.83
28	13.38	26.75	40.13	53.50	107.00
29	13.63	27.25	40.88	54.50	109.00
30	13.88	27.75	41.63	55.50	111.00
31	14.75	29.50	44.25	59.00	118.00
32	15.65	31.29	46.94	62.58	125.17
33	16.63	33.25	49.88	66.50	133.00
34	17.63	35.25	52.88	70.50	141.00
35	18.67	37.33	56.00	74.67	149.33
36	19.69	39.38	59.06	78.75	157.50
37	20.73	41.46	62.19	82.92	165.83
38	21.77	43.54	65.31	87.08	174.17
39	22.83	45.67	68.50	91.33	182.67
40	23.94	47.88	71.81	95.75	191.50
41	25.96	51.92	77.88	103.83	207.67
42	28.06	56.13	84.19	112.25	224.50
43	30.42	60.83	91.25	121.67	243.33
44	32.92	65.83	98.75	131.67	263.33
45	35.60	71.21	106.81	142.42	284.83
46	37.73	75.46	113.19	150.92	301.83
47	39.88	79.75	119.63	159.50	319.00
48	42.23	84.46	126.69	168.92	337.83
49	44.65	89.29	133.94	178.58	357.17
50	47.15	94.29	141.44	188.58	377.17
51	50.79	101.58	152.38	203.17	406.33
52	54.67	109.33	164.00	218.67	437.33
53	58.90	117.79	176.69	235.58	471.17
54	63.42	126.83	190.25	253.67	507.33
55	68.29	136.58	204.88	273.17	546.33
56	76.79	153.58	230.38	307.17	614.33
57	86.48	172.96	259.44	345.92	691.83
58	97.21	194.42	291.63	388.83	777.67
59	109.15	218.29	327.44	436.58	873.17
60	122.54	245.08	367.63	490.17	980.33

Maximum issue age for this plan in CML is 59.

Child Rider: 5 Units \$2.50 10 Units \$5.00 15 Units \$7.50

TermLife *Plus* Base Policy Monthly EFT Premiums

30-Year Term Return of Premium

NON-TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	7.23	14.46	21.69	28.92	57.83
19	7.23	14.46	21.69	28.92	57.83
20	7.23	14.46	21.69	28.92	57.83
21	7.23	14.46	21.69	28.92	57.83
22	7.23	14.46	21.69	28.92	57.83
23	7.23	14.46	21.69	28.92	57.83
24	7.23	14.46	21.69	28.92	57.83
25	7.23	14.46	21.69	28.92	57.83
26	7.48	14.96	22.44	29.92	59.83
27	7.75	15.50	23.25	31.00	62.00
28	8.02	16.04	24.06	32.08	64.17
29	8.31	16.63	24.94	33.25	66.50
30	8.58	17.17	25.75	34.33	68.67
31	9.02	18.04	27.06	36.08	72.17
32	9.46	18.92	28.38	37.83	75.67
33	9.90	19.79	29.69	39.58	79.17
34	10.40	20.79	31.19	41.58	83.17
35	10.92	21.83	32.75	43.67	87.33
36	11.63	23.25	34.88	46.50	93.00
37	12.40	24.79	37.19	49.58	99.17
38	13.21	26.42	39.63	52.83	105.67
39	14.06	28.13	42.19	56.25	112.50
40	14.92	29.83	44.75	59.67	119.33
41	16.00	32.00	48.00	64.00	128.00
42	17.17	34.33	51.50	68.67	137.33
43	18.42	36.83	55.25	73.67	147.33
44	19.73	39.46	59.19	78.92	157.83
45	21.13	42.25	63.38	84.50	169.00
46	22.69	45.38	68.06	90.75	181.50
47	24.35	48.71	73.06	97.42	194.83
48	26.15	52.29	78.44	104.58	209.17
49	28.04	56.08	84.13	112.17	224.33
50	30.00	60.00	90.00	120.00	240.00

TOBACCO					
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
18	14.67	29.33	44.00	58.67	117.33
19	14.67	29.33	44.00	58.67	117.33
20	14.67	29.33	44.00	58.67	117.33
21	14.67	29.33	44.00	58.67	117.33
22	14.67	29.33	44.00	58.67	117.33
23	14.67	29.33	44.00	58.67	117.33
24	14.67	29.33	44.00	58.67	117.33
25	14.67	29.33	44.00	58.67	117.33
26	15.08	30.17	45.25	60.33	120.67
27	15.52	31.04	46.56	62.08	124.17
28	15.96	31.92	47.88	63.83	127.67
29	16.44	32.88	49.31	65.75	131.50
30	16.88	33.75	50.63	67.50	135.00
31	17.88	35.75	53.63	71.50	143.00
32	18.88	37.75	56.63	75.50	151.00
33	19.98	39.96	59.94	79.92	159.83
34	21.10	42.21	63.31	84.42	168.83
35	22.27	44.54	66.81	89.08	178.17
36	23.83	47.67	71.50	95.33	190.67
37	25.48	50.96	76.44	101.92	203.83
38	27.27	54.54	81.81	109.08	218.17
39	29.17	58.33	87.50	116.67	233.33
40	31.13	62.25	93.38	124.50	249.00
41	33.31	66.63	99.94	133.25	266.50
42	35.60	71.21	106.81	142.42	284.83
43	38.02	76.04	114.06	152.08	304.17
44	40.65	81.29	121.94	162.58	325.17
45	43.31	86.63	129.94	173.25	346.50
46	44.65	89.29	133.94	178.58	357.17
47	45.90	91.79	137.69	183.58	367.17
48	47.21	94.42	141.63	188.83	377.67
49	48.54	97.08	145.63	194.17	388.33
50	49.83	99.67	149.50	199.33	398.67

Child Rider: 5 Units \$2.50 10 Units \$5.00 15 Units \$7.50



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Form No. 5345CFG (Rev. 5/15)