

Guaranteed Issue Whole Life

Whole life insurance for those who find it difficult to purchase a life policy due to health issues.

There are no health questions for this plan. The policy is not intended for individuals who are terminally ill, abuse intravenous drugs, or are confined at home or to a hospital, hospice, clinic, assisted living facility, nursing home or convalescent home. If you do not physically see the Proposed Insured, please note this on the application. A Personal History Interview (PHI) will be conducted by the Company for telephone-solicited applications.

The policy is participating; however, dividends are not anticipated.

Policy Death Benefit

The policy pays a return of premiums plus 6% interest for non-accidental death occurring within the first three years.

The full face amount is payable for death occurring after the three-year graded benefit period or for accidental death in any year (provided premiums are paid).

Issue Ages

50 - 75 Age Last Birthday

Issue Amounts

\$2,500 - \$25,000*

*Maximum issue amount for policies on Monthly Collection mode is \$10,000. Collection mode is available only through agents with an MDO contract.



COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY

BINGHAMTON, NEW YORK 13902-1381

www.cfglife.com

800-423-9765

Form No. 2391 (Rev. 4/14)

For complete terms, refer to Policy Form 2F401 or state variation. Product specifications and availability may vary by state.

For Agent only.
Not for use with consumers.



Guaranteed Issue

Whole Life

Rates



COLUMBIAN MUTUAL
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Annual Premiums Per \$1,000 Ultimate Face Amount

Issue Age	Male	Female	Issue Age	Male	Female
50	68.60	55.50	63	100.10	76.30
51	69.60	56.00	64	104.60	79.80
52	70.30	56.20	65	109.60	83.40
53	71.20	56.60	66	116.20	88.70
54	72.10	56.90	67	123.10	94.30
55	72.80	57.10	68	130.60	100.40
56	75.60	58.90	69	138.70	107.10
57	78.40	60.80	70	147.50	114.40
58	81.40	62.80	71	157.00	122.00
59	84.40	65.00	72	167.30	130.20
60	87.80	67.30	73	178.20	138.90
61	91.60	70.20	74	190.00	148.40
62	95.70	73.10	75	202.40	158.60

Annual premiums shown do not include policy fee.

Annual Policy Fee

\$40.00 (commissionable)

Premium Modes

Modal Factors

Annual	1.0
Semi-Annual	0.52
Quarterly	0.265
Monthly EFT	0.087
Monthly Collection*	0.10
Monthly Direct Bill	not available.

Premium Calculation Example

Female, Age 60, \$5,000, Monthly EFT

Annual Premium per \$1,000	67.30
Number of Thousands	<u>x 5</u>
Annual Premium	336.50
Annual Policy Fee	<u>+ 40.00</u>
Total	376.50
Modal Factor	<u>x .087</u>
Modal Premium	\$32.76

Round each calculation to two decimal places.

For instant calculations, download our quote software at www.cfglife.com.

*Monthly Collection mode is available only through agents with an MDO contract.

MONTHLY EFT PREMIUMS - MALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	18.40	33.32	63.16	93.00	122.84	152.69
51	18.62	33.76	64.03	94.31	124.58	154.86
52	18.77	34.06	64.64	95.22	125.80	156.38
53	18.97	34.45	65.42	96.40	127.37	158.34
54	19.16	34.84	66.21	97.57	128.93	160.30
55	19.31	35.15	66.82	98.48	130.15	161.82
56	19.92	36.37	69.25	102.14	135.02	167.91
57	20.53	37.58	71.69	105.79	139.90	174.00
58	21.18	38.89	74.30	109.71	145.12	180.53
59	21.84	40.19	76.91	113.62	150.34	187.05
60	22.58	41.67	79.87	118.06	156.25	194.45
61	23.40	43.33	83.17	123.02	162.86	202.71
62	24.29	45.11	86.74	128.37	170.00	211.63
63	25.25	47.02	90.57	134.11	177.65	221.20
64	26.23	48.98	94.48	139.98	185.48	230.99
65	27.32	51.16	98.83	146.51	194.18	241.86
66	28.75	54.03	104.57	155.12	205.67	256.22
67	30.25	57.03	110.58	164.13	217.67	271.22
68	31.89	60.29	117.10	173.91	230.72	287.54
69	33.65	63.81	124.15	184.48	244.82	305.15
70	35.56	67.64	131.81	195.97	260.13	324.29
71	37.63	71.78	140.07	208.37	276.66	344.96
72	39.87	76.26	149.03	221.81	294.58	367.36
73	42.24	81.00	158.51	236.03	313.55	391.07
74	44.81	86.13	168.78	251.43	334.08	416.73
75	47.50	91.52	179.57	267.61	355.66	443.70

MONTHLY EFT PREMIUMS - FEMALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	15.55	27.62	51.77	75.91	100.05	124.19
51	15.66	27.84	52.20	76.56	100.92	125.28
52	15.70	27.93	52.37	76.82	101.27	125.72
53	15.79	28.10	52.72	77.34	101.96	126.59
54	15.86	28.23	52.98	77.73	102.49	127.24
55	15.90	28.32	53.16	78.00	102.83	127.67
56	16.29	29.10	54.72	80.34	105.97	131.59
57	16.70	29.93	56.38	82.82	109.27	135.72
58	17.14	30.80	58.12	85.43	112.75	140.07
59	17.62	31.76	60.03	88.31	116.58	144.86
60	18.12	32.76	62.03	91.31	120.58	149.86
61	18.75	34.02	64.55	95.09	125.63	156.17
62	19.38	35.28	67.08	98.88	130.67	162.47
63	20.08	36.67	69.86	103.05	136.24	169.43
64	20.84	38.19	72.91	107.62	142.33	177.05
65	21.62	39.76	76.04	112.32	148.60	184.88
66	22.77	42.06	80.65	119.23	157.82	196.40
67	23.99	44.50	85.52	126.54	167.56	208.58
68	25.32	47.15	90.83	134.50	178.18	221.85
69	26.77	50.07	96.66	143.25	189.83	236.42
70	28.36	53.24	103.01	152.77	202.54	252.30
71	30.02	56.55	109.62	162.69	215.76	268.83
72	31.80	60.12	116.75	173.39	230.03	286.67
73	33.69	63.90	124.32	184.74	245.17	305.59
74	35.76	68.03	132.59	197.14	261.70	326.25
75	37.98	72.47	141.46	210.45	279.44	348.44

Monthly EFT premiums shown include policy fee.

AGENT MONTHLY COLLECTION PREMIUMS - MALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	38.30	45.16	52.02	58.88	65.74	72.60
51	38.80	45.76	52.72	59.68	66.64	73.60
52	39.15	46.18	53.21	60.24	67.27	74.30
53	39.60	46.72	53.84	60.96	68.08	75.20
54	40.05	47.26	54.47	61.68	68.89	76.10
55	40.40	47.68	54.96	62.24	69.52	76.80
56	41.80	49.36	56.92	64.48	72.04	79.60
57	43.20	51.04	58.88	66.72	74.56	82.40
58	44.70	52.84	60.98	69.12	77.26	85.40
59	46.20	54.64	63.08	71.52	79.96	88.40
60	47.90	56.68	65.46	74.24	83.02	91.80
61	49.80	58.96	68.12	77.28	86.44	95.60
62	51.85	61.42	70.99	80.56	90.13	99.70
63	54.05	64.06	74.07	84.08	94.09	104.10
64	56.30	66.76	77.22	87.68	98.14	108.60
65	58.80	69.76	80.72	91.68	102.64	113.60
66	62.10	73.72	85.34	96.96	108.58	120.20
67	65.55	77.86	90.17	102.48	114.79	127.10
68	69.30	82.36	95.42	108.48	121.54	134.60
69	73.35	87.22	101.09	114.96	128.83	142.70
70	77.75	92.50	107.25	122.00	136.75	151.50
71	82.50	98.20	113.90	129.60	145.30	161.00
72	87.65	104.38	121.11	137.84	154.57	171.30
73	93.10	110.92	128.74	146.56	164.38	182.20
74	99.00	118.00	137.00	156.00	175.00	194.00
75	105.20	125.44	145.68	165.92	186.16	206.40

AGENT MONTHLY COLLECTION PREMIUMS - FEMALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
50	31.75	37.30	42.85	48.40	53.95	59.50
51	32.00	37.60	43.20	48.80	54.40	60.00
52	32.10	37.72	43.34	48.96	54.58	60.20
53	32.30	37.96	43.62	49.28	54.94	60.60
54	32.45	38.14	43.83	49.52	55.21	60.90
55	32.55	38.26	43.97	49.68	55.39	61.10
56	33.45	39.34	45.23	51.12	57.01	62.90
57	34.40	40.48	46.56	52.64	58.72	64.80
58	35.40	41.68	47.96	54.24	60.52	66.80
59	36.50	43.00	49.50	56.00	62.50	69.00
60	37.65	44.38	51.11	57.84	64.57	71.30
61	39.10	46.12	53.14	60.16	67.18	74.20
62	40.55	47.86	55.17	62.48	69.79	77.10
63	42.15	49.78	57.41	65.04	72.67	80.30
64	43.90	51.88	59.86	67.84	75.82	83.80
65	45.70	54.04	62.38	70.72	79.06	87.40
66	48.35	57.22	66.09	74.96	83.83	92.70
67	51.15	60.58	70.01	79.44	88.87	98.30
68	54.20	64.24	74.28	84.32	94.36	104.40
69	57.55	68.26	78.97	89.68	100.39	111.10
70	61.20	72.64	84.08	95.52	106.96	118.40
71	65.00	77.20	89.40	101.60	113.80	126.00
72	69.10	82.12	95.14	108.16	121.18	134.20
73	73.45	87.34	101.23	115.12	129.01	142.90
74	78.20	93.04	107.88	122.72	137.56	152.40
75	83.30	99.16	115.02	130.88	146.74	162.60

Monthly Collection premiums shown include policy fee.