

Qualification is Easy!

TermLife and TermLife *Plus* are both simplified issue policies, which means no medical exam or blood testing is required.

Qualification is based on your answers to application questions, which may be verified by the Company.



Talk to your agent about how easy it is to get a term policy that will have you covered when you need it, and how the policy you choose can *pay you back half of the policy premiums you pay in the first 20 or 30 years.*



www.cfglife.com



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



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

Columbian Life Insurance Company is not licensed in every state. For complete terms, refer to Policy/Rider Form No. 1F595, 1F596, 1F597, 1F598, 1F599, 1F580-CL, 1F581-CL, 1F582-CL, 1F585-CL, 1F586-CL, 1F589-CL, 1F590-CL, 1H880, 1H881, 1H882, 1H883, 1H884, 1H906, 1H907, 1H908, 1H840-CL, 1H841-CL, 1H843-CL, 1H844-CL, 1H906-CL, 1H907-CL, 1H908-CL or state variation. Product specifications and availability may vary by state.

For consumer use.
Form No. 5343CFG (Rev. 9/16)

TermLife

Life insurance coverage that has your back... and can even **pay you back.**



With **TermLife Plus**, you can receive back 50% of the premiums you pay in the initial years of the policy.

Choose Your Plan

TermLife is term life insurance with level premiums for the first 15, 20 or 30 years. Unlike some other term insurance plans that expire at the end of the term, TermLife can be renewed to age 95, even if your health changes.

TermLife Plus provides an added valuable feature - it pays you back 50% of your base policy premiums at the end of the initial 20- or 30-year term. And that doesn't mean you lose your coverage; your policy is still renewable for the full face amount to age 95.

Both plans may waive premium payments for up to six months if you become unemployed after the policy has been in effect for two years and you collect unemployment for at least four weeks.*

Choose Your Riders

Waiver of Premium

If you become totally disabled for six months or more before age 60, your premiums will be waived for as long as you remain disabled. If you become disabled between ages 60 and 65, your premiums will be waived while you remain disabled up to age 65.

Accidental Death Benefit Rider

This rider doubles the amount payable to your beneficiary for accidental death while the policy and rider are in force. Rider coverage ends at age 70.

Accelerated Benefit Rider**

If you are diagnosed with a terminal condition and a life expectancy of 12 months or less (24 months in certain states), you can receive an advance payment of 50% of your policy benefit.

There is no additional premium for this rider. If an accelerated benefit payment is made, a service fee, not to exceed \$250, may be deducted from the payment and there will be an interest charge assessed on the amount advanced. Receipt of accelerated benefit payment may affect eligibility for public assistance programs and may be taxable.

Children's Insurance Rider

This rider provides level term insurance to age 25 on all eligible children for one premium amount. Children coming into the family after the rider is issued are automatically covered as long as they are within issuable ages. Coverage can be converted to permanent insurance, regardless of health, to each child's age 25 while the rider is in effect.

**Available with TermLife *Plus* only.
Not available in ME, NY or VT.

Living Benefit Riders***

The *Terminal Illness Rider* gives you the option to advance up to 95% of the base policy death benefit if you are diagnosed with a terminal condition and life expectancy of 12 months or less.

The *Critical Illness Rider* gives you the option to advance up to 95% of the base policy death benefit if you are diagnosed with life threatening cancer, ALS, kidney failure, heart attack, major organ failure or stroke.

The *Chronic Illness Rider* gives you the option to advance up to 24% of the base policy benefit each year, up to 95% in total, if you are unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) or suffer a severe cognitive impairment. The benefit is available after 90 days of impairment.

There is no additional premium for these riders but there is a fee for payment of an accelerated benefit. The policy death benefit will be reduced by the amount you choose to accelerate. The actual amount you receive will be discounted based on your condition and life expectancy at the time of payment. Receipt of the accelerated benefit may affect eligibility for public assistance and may be taxable.

***Not available with TermLife *Plus*.
Not available in CA or NY.

*Not available in CT, FL, MA, MD, ME, NY, TN or VT.