

Give yourself and your family a lasting gift - peace of mind.



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 loved ones is the burden of outstanding debts.

Columbian's Dignified Choice® - Classic Whole Life insurance plans offer an uncomplicated way to provide for your final expenses.

Make the dignified choice today... for tomorrow's peace of mind.



**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 full and complete terms, please refer to Policy/Rider Form No. 1F54, 1F154-CL, 1F155, 1F155-CL, 1H875, 1H855-CL, 1H864, 1H864-CL, 1H865, 1H865-CL, 1H870, 1H870-CL, 1H871, 1H871-CL, 1HC12, 1HC12-CL or appropriate state variation.

Form No. 5276CFG (Rev. 2/14)

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



*Dignified Choice® -
Classic Series*

Final Expenses

A traditional funeral, including a casket and vault, costs about \$8,000.* This does not include additional items such as flowers, memorial cards, family transportation and other miscellaneous items that can add thousands to a funeral.

Even if you're eligible, Social Security won't even come close to paying for your funeral. If you're between the ages of 25 - 85, you could qualify for coverage up to \$25,000.

Dignified Choice® offers:

- Easy Qualification
- Affordable Premiums
- Premium Guarantee
- Death Benefit Guarantee
- Convenient Payment Options
- Policy Good Worldwide

Make the dignified choice. Don't leave your family with the burden of outstanding debts from your final expenses.



*From the National Funeral Directors Association General Price List Survey. Source: www.nfda.org - October 2013.

Classic Plans

Classic I - Full Benefit

The Classic I life insurance plan is available to those who qualify based on health questions. The policy provides for an immediate full death benefit from the first day of coverage.**

Available Amounts:

| <u>Age</u> | <u>Death Benefit</u> |
|------------|----------------------|
| 25 - 44 | \$5,000 - \$25,000 |
| 45 - 85 | \$2,500 - \$25,000 |

Classic II - Graded Benefit

The Classic II life insurance plan is available to those with certain health histories. The policy pays a return of all premiums paid plus 6% interest if death occurs within the first two policy years, or the full face amount thereafter. For accidental death in any year, the policy pays the full face amount.**

Available Amounts:

| <u>Age</u> | <u>Death Benefit</u> |
|----------------------------|----------------------|
| 45 - 85 (50 - 75 in NY) | \$2,500 - \$15,000 |

**Benefit paid if premium payments are current. The Classic II Graded Benefit policy has a reduction of benefits in the first two years. For costs and complete details of the coverage, contact your insurance agent or the Company.

Rider Options

Accidental Death Benefit

Doubles the benefit for accidental death.

Children's Term Insurance

Level term insurance on your children, grandchildren, or great grandchildren to age 25.

Accelerated Death Benefit***

An early payment of 50% of the death benefit is available if you are diagnosed with a terminal condition expected to result in death within 12 months. There is no additional premium charge for this rider. A fee may be charged for accelerated benefit payment.

Waiver of Premium Due to Disability

Waives premium payments after 6 months of total and continuous disability.

Nursing Home Waiver of Premium

Waives premium payments after 90 consecutive days of confinement to a nursing home.

Rider availability may vary by state. Some riders not available with the Classic II Graded Benefit policy.

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