

Build Your Plan to Fit Your Needs

Because no two families are the same, a one-size-fits-all life insurance plan isn't the right solution for everyone. With a Life's Solutions policy and optional riders, you can customize your coverage to fit *your* needs.

You can choose to:

- Get the face amount you want, from \$20,000 to \$500,000 (*subject to underwriting*).
- Achieve a reduced paid-up policy in 10 or 20 years.
- Supplement your policy with additional term coverage.
- Have the option to increase your coverage later, regardless of your health.
- Provide term insurance on up to 20 children or grandchildren.
- Provide term insurance on up to 3 additional adults.
- Ensure your premiums will be paid if you become disabled.
- Allow your family to receive an additional benefit if you die by accident.
- Receive part of your policy benefit if you are diagnosed with a critical, chronic or terminal illness.

Along with all this flexibility, Life's Solutions provides the guaranteed everyone needs:

- **Guaranteed** life insurance protection for life (*provided premiums are paid*)
- **Guaranteed** death benefit amount
- **Guaranteed** cash values
- **Guaranteed** level premiums



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



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

www.cfglife.com
800-423-9765

Columbian Life Insurance Company is not licensed in every state.

For complete policy and rider terms, please refer to Policy/Rider Form Nos. 1F602-CL, 1H922-CL, 1H923-CL or appropriate state variation. Product/Rider specifications and availability may vary by state.

Form No. 5441CFG



Insurance solutions for your life



Life Insurance Solutions For You



Optional Benefits

Primary Insured Renewable Level Term Rider

You can get additional coverage with level premiums for 10, 20 or 30 years. You may keep the term coverage in force to age 90 at renewal premiums, or convert the coverage to permanent insurance.

Guaranteed Purchase Option Rider

You can reserve the option to increase your coverage every three years to age 40 without evidence of insurability, regardless of changes to your health.

Children's Term Rider

You can provide term coverage on up to 20 children or grandchildren to age 25. The coverage can be converted to permanent insurance between the ages of 22 and 25.



Other Insured Renewable Level Term Rider

You can provide term coverage on up to three additional insured with level premiums for 10, 20 or 30 years. You may keep the term coverage in force to your age 90 at renewal premiums, or convert the coverage to permanent insurance.

Waiver of Premium Rider

Your premiums will be waived if you become disabled prior to age 65.

Accidental Death Benefit Rider

Your death benefit will be doubled, up to \$250,000, if you die by accident while the rider is in force.



Added Benefits Available At No Additional Premium

Living Benefit Riders are available at no additional premium to protect you in case of serious illness. These riders allow for advance payment of a portion of the death benefit if certain life events occur.*

Terminal Illness Rider

Accelerate up to 95% of the policy's death benefit if you are diagnosed with a terminal illness and life expectancy of 12 months or less.

Critical Illness Rider

Accelerate up to 95% of the policy's death benefit if you are diagnosed with ALS, life-threatening cancer, kidney failure, heart attack, major organ failure or stroke.

Chronic Illness Rider

Accelerate up to 24% of the policy's death benefit each year, up to 95% in total, if you suffer severe cognitive impairment or become unable to perform two of the six activities of daily living.

*Living Benefit Riders are not available in CA. Receipt of accelerated benefits may affect eligibility for public assistance programs and may be taxable.

Your health condition and life expectancy will determine the amount you can receive, which will be less than the accelerated amount.



Life's Solutions Living Benefit Riders Fact Sheet

Living Benefit Riders are available on eligible Life's Solutions policies at no additional premium. The riders allow the policyowner to accelerate a portion of the death benefit for covered conditions while the insured is living.

Living Benefit Riders can be a great selling point:

- They provide an added layer of protection at *no additional premium cost*.
- There are *no restrictions* on how the accelerated benefit payment may be spent.
- They allow the Policyowner to *choose the percentage* to accelerate.
- *Policy premiums are reduced* after acceleration.
- Any *Children's Term or Accidental Death Benefit coverage is not affected* by acceleration.

For some clients, the availability of Living Benefit Riders is a primary factor in their decision to purchase a policy. If you're not leading your Life's Solutions sales presentation with these riders, you are missing out on a great sales opportunity!

Rider	Accelerated Benefit - Terminal Illness	Accelerated Benefit - Critical Illness	Accelerated Benefit - Chronic Illness
Availability	Riders can be added at the time of policy issue at all issue ages with all base policy face amounts		
Premium	No additional premium		
Underwriting	No health questions		2 health questions
Disclosure Form	Disclosure Form 5419CFG or state variation must be submitted with application		
Qualifying Event	Terminal illness and life expectancy 12 months or less	<ul style="list-style-type: none"> – Life threatening cancer – ALS – Kidney failure – Heart Attack – Major organ failure – Stroke 	<ul style="list-style-type: none"> – Permanent inability to perform 2 of the 6 activities of daily living – Permanent severe cognitive impairment requiring substantial supervision
Accelerated Benefit	Up to 95% of eligible death benefit (maximum 24% per year for Chronic Illness) <ul style="list-style-type: none"> – Minimum Acceleration \$5,000 – Minimum Residual Face Amount \$5,000 – Minimum Payment Amount \$1,000 – Administrative Service Fee \$250 (\$100 in FL) 		
Number of Accelerations	One only	Not limited	Not limited
Effect on Policy	The face amount is reduced by the acceleration percentage.		
Effect on Premiums	Premiums are reduced by the acceleration percentage.		
Coverage Period	Riders terminate when the total accelerated amount under all riders equals the maximum accelerated benefit amount. The Terminal Illness Rider will terminate after any accelerated benefit has been paid under the rider.		

Life's Solutions Living Benefit Riders

Important Facts to Remember:

- To apply for the riders, check the appropriate boxes on the application. Living Benefit Rider Disclosure Form No. 5419CFG or state variation must be provided to the Applicant and a signed copy must be submitted with the application.
- There are no additional underwriting requirements for the Terminal or Critical Illness Riders. When applying for the Chronic Illness Rider, the two additional questions on the application must be answered.
- There is no additional premium charge for the riders. A \$250 administrative fee (\$100 in Florida) will be deducted from the accelerated benefit payment if a rider benefit is exercised.
- The amount requested to be accelerated is chosen by the Policyowner, subject to limits.
 - Acceleration must be at least \$5,000 and must allow at least \$5,000 residual face amount.
 - The aggregate maximum for all Acceleration Amounts is 95% of the eligible death benefit of the policy on the date of the first acceleration.
 - Under the Chronic Illness Rider, the maximum amount that may be accelerated in any 12-month period is 24% of the eligible death benefit.
- The amount payable will be less than the acceleration amount. An actuarial discount will be applied, based on the Insured's expected mortality at the time of claim. Some qualifying events can impact the Insured's quality of life without having a material impact on mortality. In this case, the acceleration benefit may be quite small or there may be no benefit payable at all.
- An offer letter detailing the amount payable is mailed to the owner for acceptance or decline.
- Effects of accelerated benefit payment:
 - Policy face amount will reduce by the acceleration percentage, and base policy premium will be reduced accordingly.
 - Waiver of Premium coverage and the associated premiums will reduce due to the reduction in face amount.
 - Any Children's Term Rider coverage or Accidental Death Benefit coverage will not be affected.
- The Terminal Illness Rider will terminate after one accelerated payment under that rider.
- Living Benefit Riders are not long-term care insurance. Receipt of accelerated benefits may be taxable and may affect your client's ability to receive certain government benefits or entitlements. The benefit may be considered an asset in determining eligibility.

For agent use only. Not for use with consumers. This refers to Rider Form Nos. 1H906-CL, 1H907-CL and 1H908-CL or state variation. Product availability and specifications may vary by state. Living Benefit Riders not available in CA.

Columbian Mutual Life Insurance Company: Home Office: Binghamton, NY
Columbian Life Insurance Company: Home Office: Chicago, IL • Administrative Service Office: Binghamton, NY
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