

Your legacy is the gift  
you leave to your family.



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 family is the burden of outstanding debts from final expenses. A traditional funeral, including a casket and vault, costs about \$8,000.<sup>1</sup> This does not include additional items such as flowers, memorial cards, family transportation and other items that can add thousands to the cost. Even if you're eligible, Social Security or veteran's benefits won't come close to paying for your funeral.

With Dignified Choice® life insurance, you can stop wondering how to cover your final expenses. If you're between the ages of 25 - 85, you could qualify for coverage up to \$35,000.



**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](http://www.cfglife.com)

Columbian Life Insurance Company  
is not licensed in every state.

1. National Funeral Directors Association General Price List Survey. Source: [www.nfda.org](http://www.nfda.org) - October 2015.
2. See your tax advisor for tax advice. IRS Code Section 101 excludes amounts received under a life insurance contract from gross income if paid by reason of death of the insured.
3. Classic Advantage has a reduction of benefits in the first two years. Classic Security has a reduction of benefits in the first three years. The full death benefit is payable for accidental death in any year. For costs and complete details of coverage, contact your insurance agent or the Company.
4. If an accelerated benefit payment is made, an administrative fee, not to exceed \$250, is deducted from the payment and there will be an interest charge assessed as outlined in the rider. Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.

For consumer use.

For complete terms, please refer to Policy Form Nos. 1F156, 1F156-CL, 1F157-CL, 1F158, 1F158-CL, 1F159, 1F159-CL and Rider Form Nos. 1H885, 1H885-CL, 1H884, 1H884-CL, 1H864, 1H864-CL, 1H865 and 1H865-CL or state variation. Product/Rider specifications and availability may vary by state.

Form No. 5276CFG (Rev. 1/16)

## Dignified Choice® Whole Life Final Expense Insurance

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



*Protecting families  
for over 130 years*



**COLUMBIAN MUTUAL  
LIFE INSURANCE COMPANY**



**COLUMBIAN LIFE  
INSURANCE COMPANY**

## The Dignified Choice

### Dignified Choice® Advantages

- **Easy Qualification.** Just answer a few health questions. There is no medical exam.
- **Affordable Premiums.** Coverage available in amounts to fit your needs and budget.
- **Convenient Payment Options.** Have premiums deducted from your bank account or let us bill you.
- **Policy Good Worldwide.** Travel anywhere in the world, and you're still covered.
- **Death Benefit Paid by Check.** The tax-free<sup>2</sup> proceeds can be used for final expenses or other needs.

### Dignified Choice® Guarantees

- Premiums are **guaranteed** to never increase, regardless of changes to your age or health
- Death benefit is **guaranteed** to never decrease, regardless of changes to your age or health. The policy benefit is paid directly to the beneficiary of your choice and is not subject to federal income tax.<sup>2</sup>
- The policy is **guaranteed** never to be cancelled because of changes to your age or health as long as premiums are paid.
- **Guaranteed** cash values accumulate and can be used for emergencies or other financial needs.

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

## Classic Plans

### Dignified Choice® Whole Life Insurance

With four Classic plans, Columbian has a policy to fit most individuals, even those who may find it difficult to obtain coverage due to health issues.

If you are in good health, the **Classic Elite** and **Classic Select** plans offer an immediate full death benefit from the day of issue for both accidental and non-accidental death.

Individuals who do not qualify for a full benefit plan may be eligible for a **Classic Advantage** or **Classic Security** plan, which provide a modified benefit. With both plans, the full death benefit is payable for accidental death in any year. For non-accidental death occurring during the modified benefit period, the death benefit is equal to a refund of all base policy premiums plus 6% interest. The modified period is two years for Classic Advantage and three years for Classic Security. After the modified period, the full death benefit is payable for death by any cause.<sup>3</sup>



## Classic Riders

### Children's Term Rider

You can add level term insurance for up to 20 children, grandchildren or great grandchildren. Rider coverage remains in effect to each child's age 25, when it can be converted to permanent insurance. This rider is available with Classic Elite, Classic Select and Classic Advantage.



### Accidental Death Benefit Rider

Doubles the benefit for death caused by accident before age 100. This rider is available with Classic Elite and Classic Select.

### Accelerated Death Benefit Rider

You can receive an advance payment of 50% of the base policy death benefit if you are diagnosed with a terminal condition which is expected to result in death within 12 months. This rider is available with Classic Elite and Classic Select from day one and may be added to Classic Advantage after the modified benefit period. There is no additional premium cost for the rider.<sup>4</sup>