

Dignified Choice[®] Final Expense

The logo features three vertical blue bars of varying heights on the left, with a blue and green swoosh above and below them. To the right, the text "Dignified Choice[®] Classic Series" is written in a blue serif font.

Dignified
Choice[®]
Classic Series



**Product Overview
for Agents**

What's New?

- *Expanded Issue Ages*
- *Liberalized and Refined Prescription Drug Rules*
- *Liberalized and Simplified Height/Weight Tables*
- *Classic Security Discontinued*
- New **Social Security Benefit Authorization** allows premiums to be drafted the same day Social Security benefit is deposited, even when the deposit occurs early due to a holiday.



UNDERWRITING



Simplified Issue

- Height and Weight
- Application Health Questions
- Rx Rules
- MIB Check
- Prescription Drug Database Check
- Motor Vehicle Report for Classic Elite and Classic Select issue ages 18 - 35
- Applications up to \$15,000 accepted on foreign nationals who have a green card or tax ID number (TIN)

NEW simplified table!

No telephone interview!

Height	Decline	Maximum for Elite	Maximum for Select	Maximum for Advantage	Decline
4' 7"	<72	178	185	202	>202
4' 8"	<74	185	192	209	>209
4' 9"	<77	190	198	216	>216
4' 10"	<79	198	205	224	>224
4' 11"	<82	205	212	232	>232
5' 0"	<85	212	220	240	>240
5' 1"	<88	219	227	248	>248
5' 2"	<91	226	235	256	>256
5' 3"	<94	234	242	264	>264
5' 4"	<97	241	250	272	>272
5' 5"	<100	249	258	281	>281
5' 6"	<103	257	266	290	>290
5' 7"	<106	264	274	298	>298
5' 8"	<109	272	283	307	>307
5' 9"	<112	280	291	317	>317
5' 10"	<115	289	300	326	>326
5' 11"	<119	297	307	336	>336
6' 0"	<122	305	316	345	>345
6' 1"	<126	314	325	355	>355
6' 2"	<129	323	333	365	>365
6' 3"	<133	331	342	374	>374
6' 4"	<136	340	352	384	>384
6' 5"	<140	349	361	395	>395
6' 6"	<143	359	371	405	>405
6' 7"	<147	368	380	415	>415
6' 8"	<151	376	388	425	>425
6' 9"	<154	385	398	435	>435

FULL BENEFIT PLANS



<u>Issue Ages</u>	<u>Face Amounts*</u>
18 - 24	\$5,000 - \$25,000
25 - 44	\$5,000 - \$35,000
45 - 80	\$2,500 - \$35,000
81 - 85	\$2,500 - \$25,000

Age **Last** Birthday

Underwriting

- Height/weight
- All application health questions answered “no”
- Rx Rules based on MIB, prescription history and Motor Vehicle Report (ages 18-35 only)
- Tobacco premiums apply if the proposed insured has used any form of tobacco or nicotine or has smoked marijuana in the past 12 months
 - Applicants age 60-70 who have not seen a doctor within the past 5 years are ineligible for the Elite plan
 - Applicants age 71+ who have not seen a doctor within the past 3 years are ineligible for any coverage
 - Applicants age 71+ with no prescription drug history are ineligible for the Elite plan



Classic Elite Full Benefit Plan

Immediate full coverage with level death benefit in all years

FULL BENEFIT PLANS



<u>Issue Ages</u>	<u>Face Amounts*</u>
18 - 24	\$5,000 - \$25,000
25 - 44	\$5,000 - \$35,000
45 - 80	\$2,500 - \$35,000
81 - 85	\$2,500 - \$25,000

Age **Last** Birthday

Underwriting

- Height/weight
- Any Part 3 application health question answered “yes”
- Rx Rules based on MIB, prescription history and Motor Vehicle Report (ages 18-35 only)
- Tobacco premiums apply if the proposed insured has used any form of tobacco or nicotine or has smoked marijuana in the past 12 months



Classic Select Full Benefit Plan

Immediate full coverage with level death benefit in all years

GRADED BENEFIT PLAN

Extended Issue Ages



Issue Ages	Face Amounts
40 - 85* Age Last Birthday	\$2,500 - \$20,000**

Underwriting

- Height/weight
- Any Part 2 application health question answered “yes”
- Two or more Part 3 application health questions answered “yes”
- Rx Rules based on MIB and prescription history

Sales of graded death benefit policies may not exceed 30% of applications issued and paid in the past 365 days.



Classic Advantage Graded Benefit Plan

Return of premiums plus 6% in the first two years. Full death benefit after year two and for accidental death in any year.

UNDERWRITING RULES

Liberalized and Refined Rules:

- Asthma and COPD
- Breast Cancer
- Addiction or Abuse
- Psychotic Episode

Underwriters Available

Monday - Friday to **8:30pm** Eastern
at 800-423-9765, extension *5904

Form No. 5379CFG



Final Expense Underwriting Guidelines



www.cfglife.com
800-305-1335

UNDERWRITING TOOLS

Risk Qualifier and Calculator

- Enter age, height and weight
- Enter medications (optional)
- Select product features
- Choose between:
 - Point of Sale Underwriting Decision with paper application
 - Log in to complete eApp with Point of Sale Underwriting Decision option

A screenshot of a mobile application interface titled "Enter Client Information". The interface is dark-themed with white and blue text and buttons. At the top left is the CFG logo, and at the top right is an information icon. Below the title bar, there are several input fields: "Age" (with a blue button) and "Birthdate" (with a white button). The "Age" field contains the number "59" and has a clear button (X). Below this is a dropdown menu showing "Arizona" with a downward arrow. There are two buttons for gender: "Male" (white) and "Female" (blue). The "Height" field is split into two parts: "5" and "3", both with clear buttons (X), followed by a double quote symbol. The "Weight" field contains "120" and has a clear button (X). Below the height and weight fields is a question: "Have you had a medical consultation within the last 5 years?". There are two buttons for the answer: "Yes" (grey) and "No" (blue). At the bottom of the form are two buttons: "Reset" (white) and "Next" (white with a right arrow). At the very bottom of the screen are three green buttons with white icons and text: "Elite", "Select", and "Advantage".

CHILDREN'S TERM RIDER

(Grandchild Rider)

- Up to 20 natural born, step and adopted children, grandchildren or great grandchildren
- Issue amounts: \$2,500 to \$10,000, not to exceed policy amount
 - \$15,000 maximum per child for multiple policies
 - Amount must be the same for all riders
- Issue ages: 15 days through 18 years
- Coverage to each child's age 25

**Cover up to 20
children, grandchildren
or great grandchildren**



CHILDREN'S RIDER VERSIONS

(Grandchild Rider)

▪ Paid-Up Version

- Available with Classic Elite and Classic Select at time of policy issue if Primary Insured is 80 or under.
- If the Primary Insured dies, rider remains in force with no further payment of premiums.*

▪ Non Paid-Up Version

- Available with:
 - Classic Advantage
 - Classic Elite and Select if the Primary Insured is age 81 or older
 - Riders added after policy issue
- If the Primary Insured dies, the rider terminates but may be converted to a permanent policy within 31 days.

Form No. 5337CFG



Dignified Choice Classic Series

Final Expense Children's Term Insurance Rider

Are your grandchildren covered?

Talk to your Columbian agent about how easy and affordable it can be to provide valuable life insurance for your children, grandchildren or great grandchildren!

- Add your children, grandchildren or great grandchildren to your Final Expense policy for *as little as 52 cents a month* per child.
- Coverage continues to each child's age 25 and may be converted to permanent insurance *up to five times the rider amount*, with no health requirements.
- If you are 80 or younger and the rider is issued with a Classic Elite or Classic Select policy, the child's coverage will *remain in force to age 25 with no further payment of premiums* in the event of your death.

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.

Form No. 5337CFG (Rev. 11/19)

CHILDREN'S RIDER CONVERSIONS

(Grandchild Rider)

Rider may be converted without evidence of insurability:

- Up to the rider amount at ages 22 - 25
- Up to five times the rider amount on the date rider coverage ends
- **For Paid-Up Version** – Up to five times the amount of the rider upon death of the Primary Insured *if by suicide within two years of policy issue*
- **For Non Paid-Up Version** - Up to five times the amount of the rider upon the Primary Insured's death

Form No. 5337CFG



Children's Term Rider Agent Guide

Rider Description	The Children's Term Rider, aka the "Grandchild Rider," provides individual term coverage on a <i>child, grandchild or great grandchild</i> of the insured, including those related through marriage or adoption.
Issue Ages	Base Insured: 18 - 85 (age last birthday) Insured Child: 15 days through 18 years (less than 19)
Issue Limits	Minimum: \$2,500 Maximum: \$10,000, not to exceed policy face amount ((\$15,000 maximum per child for multiple policies) The rider face amount must be the same for all children. Riders added after policy issue will have the same face amount as any existing riders. Maximum Children's Term Riders per policy: 20
Underwriting	If any question on the Children's Term Rider application is answered "yes," coverage will be declined for the child. Children who are not U.S. citizens are not eligible for coverage.
Rider Rate	\$2.40 Annual Premium per \$1,000 per child
Available With	"Paid-Up" version is available with Classic Elite and Classic Select for issue ages 80 or less. "Non Paid-Up" version is available with Classic Elite and Classic Select for issue ages 81 to 85, Classic Advantage for all issue ages, and for any riders added after the policy is issued.
Coverage Period	Coverage ends on the first policy anniversary on or after the Insured Child's 25th birthday or upon conversion to a permanent policy.
Conversion Options	Coverage may be converted to a permanent plan of insurance <u>without</u> evidence of insurability: - Between the ages of 22 and 25 (Early Conversion Option); or - On the date rider coverage ends; or - For the Paid-Up version: On the date of the Primary Insured's death <i>if the Insured commits suicide within the first two policy years</i> - For the Non Paid-Up version: On the date of the Primary Insured's death.
Added Benefit	For the Paid-Up version: If the Insured dies while the rider is in force, the insurance under the rider will remain in force with <i>no further payment of premiums</i> . [*] The other terms of the rider will continue to apply. [*] This benefit not provided if the Insured commits suicide within the first two policy years. This benefit does not apply to the Non Paid-Up version of the rider.

As little as 52 cents a month per child!

Rider is "paid up" and remains in force after death of the insured!



Refers to Policy/Rider Forms 1F607, 1F607-CL, 1F608-CL, 1F609, 1F609-CL, 1H915, 1H915-CL, 1H916 and 1H916-CL or state variation. Product availability may vary by state. Columbian Life Insurance Company is not licensed in every state. For Agent use only. Not for use with consumers. Form No. 5381CFG (Rev. 11/19)

ACCIDENTAL DEATH BENEFIT

Additional benefit for accidental death

- Issue ages 25 - 75
- Coverage to age 100
- Available with Classic Elite and Classic Select
 - Not available with Classic Advantage
 - Cannot be added after policy issue



ACCELERATED DEATH BENEFIT

Advance payment of 50% of death benefit for terminal illness and life expectancy 12 months or less

- No additional premium
- Issue ages same as base policy
- Available with Classic Elite and Classic Select
 - May be added to Classic Advantage after graded benefit period
- In states where required, an Accelerated Benefit Disclosure must be provided to the applicant



AGENT MATERIALS

- Ratebook, Form No. 5373CFG
- EFT Face Amount Rate Tables, Form No. 5374CFG
- Underwriting Guidelines, Form No. 5379CFG
- Application Tips, Form No. 5309CFG
- Children's Term Rider Agent Guide, Form No. 5361CFG
- New Business Checklist, Form No. 5045CFG-XX*
- Agent Reference Guide, Form No. 5378CFG

Dignified Choice Classic Series

NEW BUSINESS CHECKLIST

NORTH CAROLINA

SUBMIT THE FOLLOWING APPLICABLE FORMS:

- Application**
Form No. ICC19 A644-CL
- Accelerated Death Benefit Rider Disclosure**
Form No. 6180-CL (IC)
A signed and completed Accelerated Death Benefit Rider Disclosure must be submitted with the application when the rider is being applied for.
- Children's Term Insurance Rider (Grandchild Rider)**
Form No. A613NC-CL
A signed and completed Supplemental Application for Children's Term Insurance must be submitted with the application when the rider is being applied for.
- Replacement**
Form No. 4551CFG
If the Applicant has existing life insurance or annuities, complete the Replacement form even if a replacement is not intended. Provide a copy to the Applicant and submit a signed copy to the Company.
- Initial Premium Payment**
If the initial premium is being submitted with the application, submit a personal check, cashier's check or money order from the Applicant made payable to Columbian Life Insurance Company. If premium will be paid by bank draft, include a voided check or deposit slip if available.

SUBMISSION OPTIONS

ELECTRONIC APPLICATION:
If the application is being submitted electronically, provide the Applicant with the applicable required disclosure documents from the eApp Disclosure Packet, Form No. 5354CFG-NC (Rev.11/19)

FAX:
(877)261-3266
Please include completed Application Fax Cover Sheet, Form No. [3969CL-U](#)

MAIL:
PO Box 1381
Binghamton, NY 13902-1381

EXPRESS MAIL:
4704 Vestal Parkway East Vestal, NY 13850

CONTACT

PHONE:
(800)423-9765

EXTENSIONS:
New Business – 4902
Underwriting – 5904
Sales Support – 7582


WEBSITE:
www.cflife.com

COLUMBIAN LIFE INSURANCE COMPANY
Home Office: Chicago, IL
Administrative Service Offices: Binghamton, NY 13902-1381 • Syracuse, NY 13201-1056

Form No. 5045CFG-NC (Rev. 11/19) Dignified Choice® Final Expense – North Carolina


CONSUMER MATERIALS

- Consumer Brochure, Form No. 5371CFG
 - Available in English or Spanish
- Trifold Consumer Brochure, Form No. 5276CFG
 - Available in English or Spanish
- Grandchild Rider Flyer, Form No. 5337CFG
 - Available in English or Spanish
- Final Expense Worksheet, Form No. 5372CFG




The logo for Dignified Choice Classic Series features a green swoosh framing the text. The text includes 'Dignified Choice' in a large serif font, 'Classic Series' in a smaller serif font below it, and the Columbian Financial Group logo in the top right corner.


Protecting families for over 135 years



A photograph of a diverse family of six people (two adults and four children) smiling together in an oval frame.



COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY



COLUMBIAN LIFE
INSURANCE COMPANY

NEED HELP?

- **Sales Support**

- Monday - Friday 8:00am to 4:30pm Eastern
 - 800-423-9765 ext. *7582

- **Underwriting Risk Assessments**

- Monday - Friday 8:00am to **8:30pm** Eastern
 - 800-423-9765 ext. *5904 or
 - Risk.Assessment@cflife.com





www.cfglife.com
800-423-9765

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For complete terms, please refer to Policy/Rider Form Nos. 1F607, 1F607-CL, 1F608-CL, 1F609, 1F609-CL, 1H884, 1H884-CL, 1H885-CL, 1H915, 1H915-CL, 1H916 and 1H916-CL or state variation. Product specifications and availability may vary by state.