

Guaranteed Issue Whole Life

Non-participating whole life insurance. There are no health questions for this plan. The policy is not intended for individuals who are terminally ill, abuse intravenous drugs, or are confined at home or to a hospital, hospice, clinic, assisted living facility, nursing home or convalescent home. If you do not physically see the Proposed Insured, please note this on the application. A Personal History Interview (PHI) will be conducted by the Company for telephone-solicited applications.

Policy Death Benefit

The policy pays a return of premiums plus 6% interest for non-accidental death occurring within the first three years.

The full face amount is payable for death occurring after the three-year graded benefit period or for accidental death in any year (provided premiums are paid).

Issue Ages

25 - 80* Age Last Birthday

Issue Amounts

Ages 25 - 44 \$5,000 - \$10,000

Ages 45 - 80 \$2,500 - \$25,000*

If the Insured currently has a Columbian policy, the minimum issue amount for an additional policy is \$2,500 regardless of age.

Premium Modes Modal Factors

Annual	1.0
Semi-Annual	0.52
Quarterly	0.265
Monthly EFT	0.087
Monthly Collection*	0.10

Monthly Direct Bill not available.

*For policies on Monthly Collection mode, maximum issue age is 75 and maximum issue amount is \$10,000. Collection mode is available only through agents with an MDO contract.

Life insurance deferred for three years. Full face amount payable for accidental death in any year.

Annual Policy Fee

\$40.00 (commissionable)

Annual Premiums Per \$1,000 Ultimate Face Amount

Issue Age	Male	Female	Issue Age	Male	Female
25	45.00	37.20	53	71.20	56.60
26	44.50	37.30	54	72.10	56.90
27	44.10	37.40	55	72.80	57.10
28	43.80	37.60	56	75.60	58.90
29	43.60	37.70	57	78.40	60.80
30	43.50	37.90	58	81.40	62.80
31	43.70	38.10	59	84.40	65.00
32	43.90	38.30	60	87.80	67.30
33	44.20	38.70	61	91.60	70.20
34	44.40	39.00	62	95.70	73.10
35	46.90	41.00	63	100.10	76.30
36	48.60	42.40	64	104.60	79.80
37	50.30	43.80	65	109.60	83.40
38	52.20	45.20	66	116.20	88.70
39	54.20	46.70	67	123.10	94.30
40	56.20	48.30	68	130.60	100.40
41	57.80	49.30	69	138.70	107.10
42	59.30	50.50	70	147.50	114.40
43	61.00	51.70	71	157.00	122.00
44	62.80	52.90	72	167.30	130.20
45	64.50	54.30	73	178.20	138.90
46	65.30	54.50	74	190.00	148.40
47	66.20	54.80	75	202.40	158.60
48	67.00	55.00	76	217.20	161.10
49	67.80	55.40	77	234.60	175.40
50	68.60	55.50	78	252.00	190.80
51	69.60	56.00	79	269.60	207.30
52	70.30	56.20	80	269.60	223.90

Annual premiums shown do not include Policy Fee.

Premium Calculation Example

Female, Age 60, \$5,000, Monthly EFT

Annual Premium per \$1,000	67.30
Number of Thousands	<u>x 5</u>
Annual Premium	336.50
Annual Policy Fee	<u>+ 40.00</u>
Total	376.50
Modal Factor	<u>x .087</u>
Modal Premium	\$32.76

Round each calculation to two decimal places.

For instant calculations, download our quote software at www.cfglife.com.

Guaranteed Issue

Whole Life

Rates



COLUMBIAN LIFE
INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL

ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

www.cfglife.com

800-423-9765

Form No. 3992-CL (Rev. 4/14)

For complete terms, refer to Policy Form 2F401-CL or state variation. Product specifications and availability may vary by state.

**For Agent use only.
Not for use with consumers.**



COLUMBIAN LIFE
INSURANCE COMPANY

AGENT MONTHLY COLLECTION PREMIUMS - MALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
25	26.50	31.00	35.50	40.00	44.50	49.00
26	26.25	30.70	35.15	39.60	44.05	48.50
27	26.05	30.46	34.87	39.28	43.69	48.10
28	25.90	30.28	34.66	39.04	43.42	47.80
29	25.80	30.16	34.52	38.88	43.24	47.60
30	25.75	30.10	34.45	38.80	43.15	47.50
31	25.85	30.22	34.59	38.96	43.33	47.70
32	25.95	30.34	34.73	39.12	43.51	47.90
33	26.10	30.52	34.94	39.36	43.78	48.20
34	26.20	30.64	35.08	39.52	43.96	48.40
35	27.45	32.14	36.83	41.52	46.21	50.90
36	28.30	33.16	38.02	42.88	47.74	52.60
37	29.15	34.18	39.21	44.24	49.27	54.30
38	30.10	35.32	40.54	45.76	50.98	56.20
39	31.10	36.52	41.94	47.36	52.78	58.20
40	32.10	37.72	43.34	48.96	54.58	60.20
41	32.90	38.68	44.46	50.24	56.02	61.80
42	33.65	39.58	45.51	51.44	57.37	63.30
43	34.50	40.60	46.70	52.80	58.90	65.00
44	35.40	41.68	47.96	54.24	60.52	66.80
45	36.25	42.70	49.15	55.60	62.05	68.50
46	36.65	43.18	49.71	56.24	62.77	69.30
47	37.10	43.72	50.34	56.96	63.58	70.20
48	37.50	44.20	50.90	57.60	64.30	71.00
49	37.90	44.68	51.46	58.24	65.02	71.80
50	38.30	45.16	52.02	58.88	65.74	72.60
51	38.80	45.76	52.72	59.68	66.64	73.60
52	39.15	46.18	53.21	60.24	67.27	74.30
53	39.60	46.72	53.84	60.96	68.08	75.20
54	40.05	47.26	54.47	61.68	68.89	76.10
55	40.40	47.68	54.96	62.24	69.52	76.80
56	41.80	49.36	56.92	64.48	72.04	79.60
57	43.20	51.04	58.88	66.72	74.56	82.40
58	44.70	52.84	60.98	69.12	77.26	85.40
59	46.20	54.64	63.08	71.52	79.96	88.40
60	47.90	56.68	65.46	74.24	83.02	91.80
61	49.80	58.96	68.12	77.28	86.44	95.60
62	51.85	61.42	70.99	80.56	90.13	99.70
63	54.05	64.06	74.07	84.08	94.09	104.10
64	56.30	66.76	77.22	87.68	98.14	108.60
65	58.80	69.76	80.72	91.68	102.64	113.60
66	62.10	73.72	85.34	96.96	108.58	120.20
67	65.55	77.86	90.17	102.48	114.79	127.10
68	69.30	82.36	95.42	108.48	121.54	134.60
69	73.35	87.22	101.09	114.96	128.83	142.70
70	77.75	92.50	107.25	122.00	136.75	151.50
71	82.50	98.20	113.90	129.60	145.30	161.00
72	87.65	104.38	121.11	137.84	154.57	171.30
73	93.10	110.92	128.74	146.56	164.38	182.20
74	99.00	118.00	137.00	156.00	175.00	194.00
75	105.20	125.44	145.68	165.92	186.16	206.40

AGENT MONTHLY COLLECTION PREMIUMS - FEMALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
25	22.60	26.32	30.04	33.76	37.48	41.20
26	22.65	26.38	30.11	33.84	37.57	41.30
27	22.70	26.44	30.18	33.92	37.66	41.40
28	22.80	26.56	30.32	34.08	37.84	41.60
29	22.85	26.62	30.39	34.16	37.93	41.70
30	22.95	26.74	30.53	34.32	38.11	41.90
31	23.05	26.86	30.67	34.48	38.29	42.10
32	23.15	26.98	30.81	34.64	38.47	42.30
33	23.35	27.22	31.09	34.96	38.83	42.70
34	23.50	27.40	31.30	35.20	39.10	43.00
35	24.50	28.60	32.70	36.80	40.90	45.00
36	25.20	29.44	33.68	37.92	42.16	46.40
37	25.90	30.28	34.66	39.04	43.42	47.80
38	26.60	31.12	35.64	40.16	44.68	49.20
39	27.35	32.02	36.69	41.36	46.03	50.70
40	28.15	32.98	37.81	42.64	47.47	52.30
41	28.65	33.58	38.51	43.44	48.37	53.30
42	29.25	34.30	39.35	44.40	49.45	54.50
43	29.85	35.02	40.19	45.36	50.53	55.70
44	30.45	35.74	41.03	46.32	51.61	56.90
45	31.15	36.58	42.01	47.44	52.87	58.30
46	31.25	36.70	42.15	47.60	53.05	58.50
47	31.40	36.88	42.36	47.84	53.32	58.80
48	31.50	37.00	42.50	48.00	53.50	59.00
49	31.70	37.24	42.78	48.32	53.86	59.40
50	31.75	37.30	42.85	48.40	53.95	59.50
51	32.00	37.60	43.20	48.80	54.40	60.00
52	32.10	37.72	43.34	48.96	54.58	60.20
53	32.30	37.96	43.62	49.28	54.94	60.60
54	32.45	38.14	43.83	49.52	55.21	60.90
55	32.55	38.26	43.97	49.68	55.39	61.10
56	33.45	39.34	45.23	51.12	57.01	62.90
57	34.40	40.48	46.56	52.64	58.72	64.80
58	35.40	41.68	47.96	54.24	60.52	66.80
59	36.50	43.00	49.50	56.00	62.50	69.00
60	37.65	44.38	51.11	57.84	64.57	71.30
61	39.10	46.12	53.14	60.16	67.18	74.20
62	40.55	47.86	55.17	62.48	69.79	77.10
63	42.15	49.78	57.41	65.04	72.67	80.30
64	43.90	51.88	59.86	67.84	75.82	83.80
65	45.70	54.04	62.38	70.72	79.06	87.40
66	48.35	57.22	66.09	74.96	83.83	92.70
67	51.15	60.58	70.01	79.44	88.87	98.30
68	54.20	64.24	74.28	84.32	94.36	104.40
69	57.55	68.26	78.97	89.68	100.39	111.10
70	61.20	72.64	84.08	95.52	106.96	118.40
71	65.00	77.20	89.40	101.60	113.80	126.00
72	69.10	82.12	95.14	108.16	121.18	134.20
73	73.45	87.34	101.23	115.12	129.01	142.90
74	78.20	93.04	107.88	122.72	137.56	152.40
75	83.30	99.16	115.02	130.88	146.74	162.60

MONTHLY EFT PREMIUMS - MALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25		23.06	42.63			
26		22.84	42.20			
27		22.66	41.85			
28		22.53	41.59			
29		22.45	41.41			
30		22.40	41.33			
31		22.49	41.50			
32		22.58	41.67			
33		22.71	41.93			
34	N/A	22.79	42.11	N/A		
35		23.88	44.28			
36		24.62	45.76			
37		25.36	47.24			
38		26.19	48.89			
39		27.06	50.63			
40		27.93	52.37			
41		28.62	53.77			
42		29.28	55.07			
43		30.02	56.55			
44		30.80	58.12			
45	17.51	31.54	59.60	87.65	115.71	143.77
46	17.68	31.89	60.29	88.70	117.10	145.51
47	17.88	32.28	61.07	89.87	118.67	147.47
48	18.05	32.63	61.77	90.92	120.06	149.21
49	18.23	32.97	62.47	91.96	121.45	150.95
50	18.40	33.32	63.16	93.00	122.84	152.69
51	18.62	33.76	64.03	94.31	124.58	154.86
52	18.77	34.06	64.64	95.22	125.80	156.38
53	18.97	34.45	65.42	96.40	127.37	158.34
54	19.16	34.84	66.21	97.57	128.93	160.30
55	19.31	35.15	66.82	98.48	130.15	161.82
56	19.92	36.37	69.25	102.14	135.02	167.91
57	20.53	37.58	71.69	105.79	139.90	174.00
58	21.18	38.89	74.30	109.71	145.12	180.53
59	21.84	40.19	76.91	113.62	150.34	187.05
60	22.58	41.67	79.87	118.06	156.25	194.45
61	23.40	43.33	83.17	123.02	162.86	202.71
62	24.29	45.11	86.74	128.37	170.00	211.63
63	25.25	47.02	90.57	134.11	177.65	221.20
64	26.23	48.98	94.48	139.98	185.48	230.99
65	27.32	51.16	98.83	146.51	194.18	241.86
66	28.75	54.03	104.57	155.12	205.67	256.22
67	30.25	57.03	110.58	164.13	217.67	271.22
68	31.89	60.29	117.10	173.91	230.72	287.54
69	33.65	63.81	124.15	184.48	244.82	305.15
70	35.56	67.64	131.81	195.97	260.13	324.29
71	37.63	71.78	140.07	208.37	276.66	344.96
72	39.87	76.26	149.03	221.81	294.58	367.36
73	42.24	81.00	158.51	236.03	313.55	391.07
74	44.81	86.13	168.78	251.43	334.08	416.73
75	47.50	91.52	179.57	267.61	355.66	443.70
76	50.72	97.96	192.44	286.93	381.41	475.89
77	54.51	105.53	207.58	309.63	411.68	513.74
78	58.29	113.10	222.72	332.34	441.96	551.58
79	62.12	120.76	238.03	355.31	472.58	589.86
80	62.12	120.76	238.03	355.31	472.58	589.86

MONTHLY EFT PREMIUMS - FEMALE

Issue Age	ULTIMATE FACE AMOUNT					
	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
25		19.66	35.84			
26		19.71	35.93			
27		19.75	36.02			
28		19.84	36.19			
29		19.88	36.28			
30		19.97	36.45			
31		20.05	36.63			
32		20.14	36.80			
33		20.31	37.15			
34	N/A	20.45	37.41			