



WHOLE LIFE AGENT TRAINING

Columbian Mutual Life Insurance Company
Home Office: Binghamton, NY

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

Columbian Life Insurance Company is not licensed in every state.

SIMPLE SECURITY WHOLE LIFE POLICY



*Simplified Issue
Underwriting*

ISSUE LIMITS



Ages 0 to 49: \$5,000 to \$15,000

Ages 50 to 85: \$2,500 to \$15,000

- If the client has a Columbian policy, minimum issue for an additional policy is \$2,500 regardless of age
- \$40,000 maximum issue for combined Simple Security, MDO and Classic Elite Final Expense
- \$35,000 maximum issue for combined Simple Security, MDO and Classic Select final Expense
- If a client has \$10,000 of Classic Security Final Expense or Guaranteed Issue Whole Life in force, we will be unable to issue any additional coverage

Applications are underwritten on an accept/decline basis with no substandard ratings or flat extras.

Coverage declined if:

- any application health question is answered “yes” for the Proposed Insured; or
- weight is below the minimum or above the maximum for the Proposed Insured’s height (see Ratebook for height/weight tables).

MIB and Prescription Drug Database checks are conducted when the application is received.

A telephone interview may be conducted if needed to clarify information and will be conducted for all applications written by telephone/mail.



UNDERWRITING

Juvenile Insurance Limits

New York: The combined insurance in all companies may not exceed the greater of:

- Ages 0 - 4 ½: \$25,000 or 25% of the life insurance in force on the life of the applicant.
- Ages 4 ½ - 14 ½: \$25,000 or 50% of the life insurance in force on the life of the applicant.

All other states: Total insurance for the child age 0 to 15 may not exceed the greater of \$50,000 or 50% of the amount of life insurance in force on the parent/applicant.

A grandparent can be owner/beneficiary without signature of the parent.

COMMON CARRIER ACCIDENTAL DEATH BENEFIT RIDER



OVERVIEW



An additional death benefit is payable if the Insured dies due to accidental injury occurring while a fare-paying passenger on a common carrier. Coverage continues to the first policy anniversary on or after the Insured's 85th birthday.

Issue Ages 25 - 75 (age last birthday)

Benefit Amount

- Equal to base policy face amount
- Combined benefit for all Columbian Common Carrier Accidental Death Benefit Riders may not exceed \$250,000

Automatically included at no additional premium!

Rider is automatically included at no additional premium on all policies for issue ages 25 - 75.



AVAILABILITY

ACCIDENTAL DEATH BENEFIT RIDER



OVERVIEW



An additional death benefit is payable if the Insured dies by accident while the rider is in effect. Coverage continues to the first policy anniversary on or after the Insured's 100th birthday.

Issue Ages 25 - 75 (age last birthday)

Benefit Amount

- Equal to base policy face amount
- Combined benefit for all Columbian Accidental Death Benefit riders may not exceed \$250,000

For policies issued in New York, the Accidental Death Benefit Rider is automatically included on all policies for issue ages 25 - 75, subject to underwriting. The rider premium is included in the base policy premium.

In all other states, the Accidental Death Benefit is not automatically issued with the policy. If the rider is desired, check the Accidental Death Benefit Rider box on the application and add the appropriate rider premium.

Rider may not be added after policy issue.



AVAILABILITY

CHILDREN'S TERM RIDER (AKA GRANDCHILD RIDER)



*Coverage available for
as little as 21 cents a
month per child!*



OVERVIEW

Individual term coverage on up to 20 children, grandchildren or great grandchildren of the Insured.

Issue Ages

- Base Insured: 18 - 85
- Child: 15 days through 18 years

Issue Limits

- Minimum issue: \$1,000
- Maximum issue: \$15,000, not to exceed base policy amount plus Primary Insured Rider amount
- Maximum number of riders: 20
- Rider amount must be the same for all Children's Term Riders attached to a policy

The Children's Term Rider is available on natural born, step or adopted children, grandchildren or great grandchildren of the Primary Insured.

Riders may be issued with the policy or added after policy issue.

Children who are not U.S. citizens and children for whom any health question on the Supplemental Application for Children's Term Insurance is answered "yes" are not eligible for coverage.



AVAILABILITY

CHILDREN'S TERM RIDER VERSIONS



PAID UP VERSION

The "Paid Up" version of the rider is available if the Primary Insured's issue age is 18 - 80 and the rider is issued with the policy

If the Primary Insured dies while the rider is in force, insurance under the rider will remain in force with no further payment of premiums.*

Rider may be converted to permanent insurance:

- Up to the rider amount between the ages of 22 and 25; or
- Up to five times the rider amount** when rider coverage ends; or
- Up to five times the rider amount** if the Primary Insured commits suicide within the first two policy years.



NON-PAID UP VERSION

The "Non-Paid Up" version available if the Primary Insured's issue age is 81 - 85 and for riders added after the policy is issued

Rider may be converted to permanent insurance:

- Up to the rider amount between the ages of 22 and 25; or
- Up to five times the rider amount** when rider coverage ends; or
- Up to five times the rider amount** on the date of the Primary Insured's death.

*This benefit will not be provided if the Insured commits suicide within the first two policy years.

**Not to exceed \$25,000.

PRIMARY INSURED TERM TO AGE 65 RIDER



OVERVIEW



Coverage can be converted to a permanent policy before age 65, regardless of health.

Level term coverage on the Primary Insured. Coverage continues to the first policy anniversary on or after the Primary Insured's 65th birthday.

Issue Ages 18 - 55

Issue Limits

- Minimum issue: \$2,000
- Maximum issue:
 - Up to the policy face amount for policies \$2,500 to \$4,999
 - Up to five times the base policy face amount for policies \$5,000 and up
 - Base policy plus rider cannot exceed \$50,000

Rider may be issued with the policy at the same underwriting class as the base policy.

May be added after policy issue subject to underwriting.



AVAILABILITY

OTHER INSURED TERM TO AGE 65 RIDER



OVERVIEW



If the Primary Insured dies while the rider is in force, the coverage on the Other Insured will remain in force without further premiums.

Level term coverage on one additional person in whom the Primary Insured has an insurable interest. Coverage continues to the first policy anniversary on or after the Other Insured's 65th birthday.

Issue Ages 18 - 55

Issue Limits

- Minimum issue: \$2,000
- Maximum issue:
 - Rider amount may not exceed the base policy amount plus term rider coverage on the Primary Insured
 - Other Insured Rider amount plus Primary Insured Rider amount cannot, in total, exceed six times the base policy face amount

Base policy face amount must be \$3,000 or more to apply for the Other Insured Rider.

If any application health question is answered "yes" for the proposed Other Insured, he or she is not eligible for coverage.



AVAILABILITY

WAIVER OF PREMIUM RIDER



OVERVIEW



Premiums are waived in the event of total and continuous disability lasting six months or more. Premiums must be paid during the six-month waiting period, but will be refunded if the Insured remains disabled after six months.

- If disability begins on or after the policy anniversary on which the Insured is age 60, benefit ends at age 65
- If disability begins before age 60, premiums will continue to be waived until disability ends

Issue Ages 15 - 55 (age last birthday)

For policies issued in New York, the Waiver of Premium Rider is automatically included on all policies for issue ages 15 - 55, subject to underwriting. The rider premium is included in the base policy premium.

In all other states, the Waiver of Premium Rider is not automatically issued with the policy. If the rider is desired, check the Waiver of Premium box on the application and add the appropriate rider premium.

Rider may not be added after policy issue.



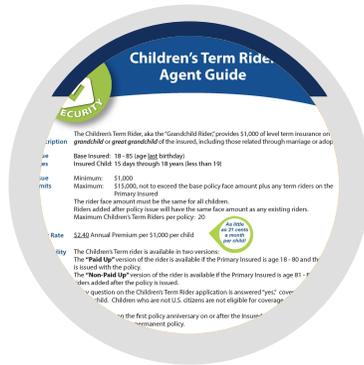
AVAILABILITY

MARKETING FORMS



Simple Security Ratebook
Form No. 3980-CL
(Form 774 in NY)

- Product description
- Height/weight charts
- Rates
- Monthly EFT Premiums



Children's Term Rider Agent Guide
Form No. 5447CFG
(Form 2598 in NY)

- Rider description
- Tips for completing the Supplemental Application for Children's Term Rider



Children's Term Rider Insurance Rider
Form No. 5446CFG
(Form 2597 in NY)

- Sales piece for use with grandparents



Single Parent Family Plan Insurance Plan
Form No. 3300-CL
(Form 2310 in NY)

- Sales piece for single parents
- Plan includes base policy, Primary Insured Rider and Children's Term Rider



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



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

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For complete terms, please refer to Policy/Rider Form Nos. 2F404, 2F404-CL, 1H971, 1H871-CL, 1H884, 1H884-CL, 1H915, 1H915-CL, 1H916, 1H916-CL, 1H932, 1H932-CL, 1H935, 1H935-CL, 1H936 and 1H936-CL or state variation. Product specifications and availability may vary by state.

For agent use only. Not for use with consumers.