Why Columbian?

- Simple electronic or paper applications
- Telesales available with electronic or voice signature
- Point of Sale decision for in-person sales or telesales
- No point-of-sale telephone interview required
- True Social Security billing dates
Full Benefit Plans

Classic Elite and Classic Select
Immediate full coverage with level death benefit in all years

<table>
<thead>
<tr>
<th>Issue Ages</th>
<th>Issue Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 24</td>
<td>$5,000 - $25,000</td>
</tr>
<tr>
<td>25 - 44</td>
<td>$5,000 - $35,000</td>
</tr>
<tr>
<td>45 - 80</td>
<td>$2,500 - $35,000</td>
</tr>
<tr>
<td>81 - 85</td>
<td>$2,500 - $25,000</td>
</tr>
</tbody>
</table>

Underwriting

- Height/weight
- 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
- Dx (medical billing records) check for telesales

Minimum issue $5,000 in WA

Age Last Birthday
Graded Benefit Plan

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

<table>
<thead>
<tr>
<th>Issue Ages</th>
<th>Issue Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 - 85</td>
<td>$2,500 - $20,000</td>
</tr>
</tbody>
</table>

Age Last Birthday
Ages 50 – 75 in NY
Minimum issue $5,000 in WA

Underwriting
• Height/weight
• Rx Rules based on MIB and prescription history
• Not tobacco distinct
• Dx (medical billing records) check for telesales
Children’s Term Rider
(Grandchild Rider)

Cover 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

- Convertible at ages 22 – 25 or upon death of the Primary Insured
Children’s Rider Versions

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

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

*This benefit is not provided if the insured commits suicide within two years of policy issue.
Children’s Rider Conversions

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 rider amount 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 rider amount upon the Primary Insured’s death

Click here for the Agent Flyer

NOT required! Only the child’s name and age at last birthday are required
Accidental Death Benefit

Additional benefit for death by accidental cause within 180 days of accident

- Benefit Amount: Equal to the base policy, not to exceed $250,000 for all ADB riders combined
- 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 the death benefit for terminal illness and life expectancy of 12 months or less

- Issue Ages: same as base policy
- No additional premium
- Available with Classic Elite and Classic Select
  - May be added to Classic Advantage after the graded benefit period
Premium Calculators

Risk Qualifier & Calculator
- Available for iPhone, iPad, Android, Windows, Mac or web
- Includes medication risk qualifier
- Click here for download instructions
- One-time password: cfgfe

Illustration Software
- Calculates premiums
- Creates printable sales quotes
- Completes printable disclosure forms for PA & NY
- Click here for download instructions
- No password required
Final Expense Underwriting

Simplified Issue
- Height and Weight
- Application Health Questions
- Rx Rules
- MIB Check
- Prescription Drug Database Check
- Motor Vehicle Report for issue ages 18-35
- Applications up to $15,000 accepted on foreign nationals who have a Green Card or tax ID number

No telephone interview required at point of sale!
Extended Underwriting Hours

Monday – Friday to 8:00pm Eastern

800-423-9765 extension 5904

Risk.Assessment @cfglife.com
## Agent Materials

Click on a form name or image to view or download the form.

### Agent Reference Guide
- **Form No. 5378CFG**
- **Final Expense Agent Reference Guide**

### Agent Reference Guide - Spanish
- **Form No. 5378CFG-S**
- **Guía de referencia del agente de gastos finales**

### Underwriting Guidelines
- **Form No. 5379CFG**
- **Final Expense Underwriting Guidelines**

### Application Tips
- **Form No. 5309CFG**
- **Application Tips**

### Children’s Term Rider Agent Guide
- **Form No. 5361CFG**
- **Children’s Term Rider Agent Guide**

### Ratebook
- **Form No. 5373CFG**
- **Ratebook**

### Monthly EFT Face Amount Tables
- **Form No. 5374CFG**
- **Monthly EFT Face Amount Tables**

### eApp Training Guide
- **Final Expense eApp with Point of Sale Underwriting & Remote Signatures**

### Application Tips
- **Form No. 5309CFG**
- **Application Tips**

---

**Click here and select your state for additional forms and the following state-specific forms:**
- Applications and Application Kits
- Spanish Application - Reference Tool
- New Business Checklist
- Supply Order Form
Consumer Materials
Click on a form name or image to view or download the form.

8.5 x 11" Consumer Brochure
Form No. 5371CFG

8.5 x 11" Consumer Brochure*
Form No. 5371CFG-S

Trifold Consumer Brochure
Form No. 5276CFG

Trifold Consumer Brochure*
Form No. 5276CFG-S

Grandchild Rider Flyer
Form No. 5337CFG

Grandchild Rider Flyer*
Form No. 5337CFG-S

8.5 x 11" Consumer Brochure*
Form No. 5371CFG-S

Final Expense Life Insurance
Form No. 5276CFG

Seguro de Vida de Gastos Finales
Form No. 5276CFG

Final Expense Children’s Term
Insurance Rider
Form No. 5337CFG

Clausula final de seguro a término
para niños
Form No. 5337CFG

Final Expense Worksheet
Form No. 5372CFG

Funeral Planning Guide
Form No. 4792CFG

Funeral Planning Guide*
Form No. 4792CFG-S

Needs Analysis
Form No. 4355CFG

Needs Analysis*
Form No. 4355CFG-S

Click here for additional forms or order from General Services at (800) 423-9765 ext. 7197

*Spanish version
## How to Contact Us

**800-423-9765**

### Primary Support

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Extension</th>
<th>Email</th>
<th>Text*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amie Terry</td>
<td>Director, Marketing Administration</td>
<td>5278</td>
<td><a href="mailto:Amie.Terry@cfglife.com">Amie.Terry@cfglife.com</a></td>
<td>607-766-1199</td>
</tr>
<tr>
<td>Karin Benjamin</td>
<td>Marketing Operations Manager</td>
<td>7448</td>
<td><a href="mailto:Karin.Benjamin@cfglife.com">Karin.Benjamin@cfglife.com</a></td>
<td>607-766-1304</td>
</tr>
</tbody>
</table>

### Teams

#### Commissions
- **Team**: Extension 5908
- **Lead**: Shawn Steketee, Extension 6222
- **Extension**: 5908
- **Email**: Shawn.Steketee@cfglife.com
- **Fax**: (877) 319-2463
- **Email**: zBGMCommissions@cfglife.com

#### Claims
- **Team**: Extension 7557
- **Lead**: Adriana Kolb, Extension 7522
- **Extension**: 7557
- **Email**: Adriana.Kolb@cfglife.com
- **Fax**: (866) 253-9459
- **Email**: claimsdepartment@cfglife.com

#### Customer Service
- **Team**: Extension 4900
- **Lead**: Tai Aiken, Extension 4233
- **Extension**: 4900
- **Email**: Taiken@cfglife.com
- **Fax**: (867) 260-3264
- **Email**: zATL_CustomerService@cfglife.com

#### Forms
- **Team**: Extension 7197
- **Lead**: Dan Mott, Extension 5912
- **Extension**: 7197
- **Email**: Dan.Mott@cfglife.com
- **Fax**: (607) 724-4345
- **Email**: SupplyOrders@cfglife.com

#### Licensing
- **Team**: Extension 5927
- **Lead**: Tammy McKernan, Extension 6178
- **Extension**: 5927
- **Email**: Tammy.McKernan@cfglife.com
- **Fax**: (607) 724-1599
- **Email**: zBGM_licensing@cfglife.com

### Leads

#### Marketing Administration
- **Team**: Extension 5278
- **Lead**: Amie Terry, Extension 5278
- **Email**: Amie.Terry@cfglife.com

#### Marketing Operations / Case Management
- **Team**: Extension 7448
- **Lead**: Karin Benjamin, Extension 7448
- **Email**: Karin.Benjamin@cfglife.com

#### New Business
- **Team**: Extension 4902
- **Lead**: Michele Nix, Extension 4241
- **Email**: Michele.Nix@cfglife.com
- **Fax**: (888) 233-6881
- **Email**: zATL_New_Issue@cfglife.com

#### Premium Accounting & Billing
- **Team**: Extension 5907
- **Lead**: Carrie Barry, Extension 6336
- **Email**: Carrie.Barry@cfglife.com
- **Fax**: (877) 319-2463
- **Email**: BGM.Ordinary.Premium.Team@cfglife.com

#### Sales Support
- **Team**: Extension 7582
- **Lead**: Kevin Traver, Extension 6422
- **Email**: Kevin.Traver@cfglife.com
- **Email**: syrmarketing@cfglife.com

#### Underwriting
- **Team**: Extension 5904
- **Lead**: John Miller, Extension 7195
- **Email**: John.Miller@cfglife.com
- **Fax**: (866) 253-9459
- **Email**: risk.assesment@cfglife.com
- **Email**: Judith Colon, Extension 7199
- **Email**: Judith.Colon@cfglife.com

*Text messages will be replied to during normal business hours.*
### Columbian Life Cash Payout Program
#### Qualification Period:
January 1 - December 31, 2023

**Our most lucrative payout ever!**

**Producer**

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 2</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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<tbody>
<tr>
<td>$115,000</td>
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<td>$5,000</td>
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</table>

<table>
<thead>
<tr>
<th>Tier 3</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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<tr>
<td>$135,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 4</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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</thead>
<tbody>
<tr>
<td>$150,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 5</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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</thead>
<tbody>
<tr>
<td>$170,000</td>
<td>$5,000</td>
<td>$5,000</td>
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</table>

**IMO/Agency Owner/Manager**

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
</tr>
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<tbody>
<tr>
<td>$0</td>
<td>$20,000</td>
<td>$20,000</td>
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<table>
<thead>
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<td>$725,000</td>
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<table>
<thead>
<tr>
<th>Tier 3</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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<tbody>
<tr>
<td>$800,000</td>
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<table>
<thead>
<tr>
<th>Tier 4</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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<tbody>
<tr>
<td>$1,000,000</td>
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<td>$20,000</td>
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<table>
<thead>
<tr>
<th>Tier 5</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
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</thead>
<tbody>
<tr>
<td>$1,500,000</td>
<td>$20,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

**Earn up to $10,250**

**Top 10 Producers - SALES -**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Annualized Paid Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,500</td>
</tr>
<tr>
<td>2</td>
<td>$2,000</td>
</tr>
<tr>
<td>3</td>
<td>$1,700</td>
</tr>
<tr>
<td>4</td>
<td>$1,500</td>
</tr>
<tr>
<td>5</td>
<td>$1,200</td>
</tr>
<tr>
<td>6</td>
<td>$1,000</td>
</tr>
<tr>
<td>7</td>
<td>$750</td>
</tr>
<tr>
<td>8</td>
<td>$500</td>
</tr>
<tr>
<td>9</td>
<td>$300</td>
</tr>
<tr>
<td>10</td>
<td>$200</td>
</tr>
</tbody>
</table>

**OR -**

If you don’t qualify based on annualized paid premium, you can still qualify for a $5,000 cash payout if you earn more of your direct reports qualify.

**Top 3 Organizations - SALES -**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Annualized Paid Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$5,000</td>
</tr>
<tr>
<td>2</td>
<td>$2,500</td>
</tr>
<tr>
<td>3</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Payout Example**

**Tier 5 Qualification $10,250**

1. In Sales + $2,500
2. In Quality + $2,500

**Total Potential Payout $15,250**

**President’s Cabinet -** Qualify with $135,000 or more in annualized paid premium for any two years within a four-year period and you will be awarded your choice of the prestigious gold President’s Ring or $1,000 cash. This award is limited to agents who are not already President’s Cabinet members.

**IMO/Agency Owner/Manager may qualify as Producer or IMO/Agency Owner/Manager, but not both.**

See next page for terms and Pro-Rata qualifications.

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

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### Columbian Life Cash Payout Program
#### Qualification Period:
January 1 - December 31, 2023

**Pro-Rata Qualifications**

**Producer**

<table>
<thead>
<tr>
<th>Contract Date</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 2023</td>
<td>$80,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>February 2023</td>
<td>$76,800</td>
<td>$4,800</td>
</tr>
<tr>
<td>March 2023</td>
<td>$73,728</td>
<td>$4,608</td>
</tr>
<tr>
<td>April 2023</td>
<td>$70,779</td>
<td>$4,423</td>
</tr>
<tr>
<td>May 2023</td>
<td>$67,948</td>
<td>$4,246</td>
</tr>
<tr>
<td>June 2023</td>
<td>$65,230</td>
<td>$4,076</td>
</tr>
<tr>
<td>July 2023</td>
<td>$62,621</td>
<td>$3,913</td>
</tr>
</tbody>
</table>

Producers contracted after July 2023 may be eligible to qualify at the discretion of the Company.

**IMO/Agency Owner/Manager**

<table>
<thead>
<tr>
<th>Contract Date</th>
<th>Annualized Paid Premium</th>
<th>Cash Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 2023</td>
<td>$400,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>February 2023</td>
<td>$384,000</td>
<td>$4,800</td>
</tr>
<tr>
<td>March 2023</td>
<td>$368,640</td>
<td>$4,608</td>
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<tr>
<td>April 2023</td>
<td>$353,894</td>
<td>$4,423</td>
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<tr>
<td>May 2023</td>
<td>$339,729</td>
<td>$4,246</td>
</tr>
<tr>
<td>June 2023</td>
<td>$326,149</td>
<td>$4,076</td>
</tr>
<tr>
<td>July 2023</td>
<td>$313,103</td>
<td>$3,913</td>
</tr>
</tbody>
</table>

IMO/Agency Owners/Managers contracted after July 2023 may be eligible to qualify at the discretion of the Company.

This program applies to policies issued through Columbian Life Insurance Company. Business must be recorded as issued and paid during the period of January 1, 2023 through December 31, 2023. Policies not taken/NOTs will be excluded from production. Credits for policies with commission splits will go to the writing agent. Producer/IMO/Agency Owner/Manager must be in good standing. The Company reserves the right to determine eligibility for payment. Criteria for Quality awards to be determined by the Company. The Company reserves the right to change or discontinue any award program at its sole discretion and without further notice.

The value of any prize awarded may be reported for tax purposes as required by law. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the above referenced prizes. Awards subject to state limitations on agent/employee prizes.

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

---

Cash Payout Program not available for NY.
Thank you for your business!

COLUMBIAN FINANCIAL GROUP

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 terms, please refer to Policy/Rider Form Nos. 1F607A, 1F607-CL, 1F608-CL, 1F609A, 1F609-CL, 1H884A, 1H884-CL, 1H885-CL, 1H915B, 1H915-CL, 1H916B and 1H916-CL or state variation. Product specifications and availability may vary by state.