



SafeShield[®]

Product Overview



For Agents



What's New

- **True Social Security Billing**
- **Male / Female Premiums**
- **Quarterly Premium Payment Frequency**
- **Children's Term Rider - aka Grandchild Rider**
- **Guaranteed Purchase Option Rider**
- **Common Carrier Accidental Death Benefit Rider**
- **Extended coverage for Accidental Death Benefit Rider**

New Premium Options



NEW!

Social Security billing option allows premiums to be drafted the same day Social Security benefits are deposited, *even when the deposit occurs early due to a holiday*. Policy premiums are paid before other expenses.

- Provides peace of mind to policyowners
- Increases persistency for agents

NEW!

Quarterly premium payments now available.



Base Plans

SafeShield®

Issue Ages	15-Year Term	18-65
Age Last Birthday	20-Year Term	18-65
	30-Year Term	18-55



SafeShield® Plus

Returns 50% of base policy premiums at the end of the initial term period

Issue Ages	20-Year Term	18-55
Age Last Birthday	30-Year Term	18-45

Issue Amounts \$25,000 - \$250,000

Underwriting

- Simplified Issue
- Standard through Table D

Premiums

- Male / Female
- Tobacco / Non-Tobacco



Benefits Available

With No Additional Premium





Common Carrier Accidental Death Benefit

Automatically included on all policies at no additional premium.

Additional benefit payable if the insured dies within 180 days of accidental injury that occurred while a fare-paying passenger on a common carrier.

- **Benefit Amount:** Equal to base policy, not to exceed \$500,000 aggregate limit for all Common Carrier Accidental Death Benefit Riders
- **Coverage Period:** To the first policy anniversary on or after the insured's 85th birthday





Unemployment Premium Waiver

*Automatically included at no additional premium.**

Waives premium for the base policy and all riders for up to six months if the insured becomes unemployed after the second policy anniversary and collects unemployment benefits for at least four weeks.

- **Benefit Limit:** The lifetime benefit under the policy is six months
- **Coverage Period:** Rider coverage remains in force as long as the policy remains in force

*Not available in MA, PA, TN or WA.



Living Benefit Riders

*Living Benefit Riders are available with SafeShield® Non-Return of Premium policies at no additional premium charge.**

- Terminal Illness Rider
- Critical Illness Rider
- Chronic Illness Rider

These riders allow the policyowner to accelerate a portion of the death benefit for covered conditions while the insured is still living. The amount payable is reduced by an actuarial discount based on the insured's anticipated mortality. The policy face amount and premiums are reduced by the acceleration percentage.

A signed Accelerated Benefit Disclosure, Form No. 5419CFG, must be provided to the applicant and submitted with the application if any of the Living Benefit Riders are selected.

Living Benefit Riders are not long-term care insurance. Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

*Living Benefit Riders are not available in CA.



Living Benefit Riders - Terminal Illness Rider

Provides for acceleration of up to 95% of the policy death benefit if the Insured is diagnosed with a terminal condition and life expectancy of 12 months or less.

- Available at all issue ages.
- No additional health questions required for eligibility.
- Rider terminates when an accelerated benefit is paid for terminal illness.



Living Benefit Riders - Critical Illness Rider

Provides for acceleration of up to 95% of the policy death benefit if the Insured is diagnosed with life-threatening cancer, ALS, kidney failure, heart attack, major organ failure or stroke.

- Available at all issue ages.
- No additional health questions required for eligibility.
- Rider terminates when the total accelerated amount under all Living Benefit Riders reaches the maximum amount.



Living Benefit Riders - Chronic Illness Rider

Provides for acceleration of up to 24% of the policy death benefit per year, up to 95% in total, if the Insured is unable to perform at least two of the six activities of daily living for a period of at least 90 days or requires substantial supervision for a period of at least 90 days due to severe cognitive impairment.

Activities of Daily Living:

Eating, Bathing,
Transferring, Toileting,
Dressing, Continence

- Available at all issue ages.
- Two additional health questions for eligibility.
- Rider terminates when the total accelerated amount under all Living Benefit Riders reaches the maximum amount.



Living Benefit Riders - Chronic Illness Rider

Application questions for Chronic Illness Rider eligibility:

1. Do you require any assistance or supervision to perform any of the following activities of daily living: bathing, eating, dressing, toileting, walking, transferring to or from bed or chair, or maintaining continence?
2. Have you ever had, or been told you had, consulted with, been tested for, or advised to be tested or treated by a doctor, medical practitioner or any other type of health care provider for any of the following:
 - memory loss, cognitive impairment, organic brain syndrome, fractures due to osteoporosis, numbness, tremors, imbalance or any condition which limits motion or mobility?



Accelerated Death Benefit Rider

May be added to SafeShield® Plus Return of Premium policies at no additional premium charge.

Advance payment of 50% of the policy death benefit if the insured is diagnosed with a terminal illness and life expectancy of 12 months or less.

- Available at all issue ages.
- No additional health questions for eligibility.
- Rider coverage remains in force as long as the policy remains in force.
- Accelerated benefit payment is treated as a lien against the policy death benefit. Lien interest will be assessed.

In states where required, an Accelerated Benefit Disclosure, Form No. 6181-CL (IC), must be provided to the applicant and submitted with the application if the rider is selected.

The Accelerated Benefit Rider is not long-term care. Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

Benefits Available

With Additional Premium





Accidental Death Benefit Rider

Additional benefit payable for accidental death.

- **Benefit Amount:** Equal to base policy, not to exceed \$250,000 aggregate limit for all Accidental Death Benefit Riders
- **Coverage Period:** To the first policy anniversary on or after the insured's 95th birthday





Children's Term Rider

(Grandchild Rider)



Individual level term coverage on up to 20 **children, grandchildren or great grandchildren**

- **Issue Amounts:** \$2,500 to \$15,000, 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 Period:** To each child's age 25





Children's Term Rider

Riders issued with the policy include a “paid-up” benefit. Rider stays in force with ***no further payment of premiums*** if the policy insured dies while the rider is in effect.*

Conversion Options:

- Up to the rider amount between ages 22 and 25
- Up to five times the rider amount on the date rider coverage ends
- *For riders issued with the policy* - Up to five times the rider amount on the date of the policy insured's death if by suicide within two years of policy issue
- *For riders added after the policy is issued* - Up to five times the rider amount on the date of the policy insured's death

*Paid-up benefit not provided if the insured commits suicide within two years of policy issue and does not apply to riders added to a policy after issue.

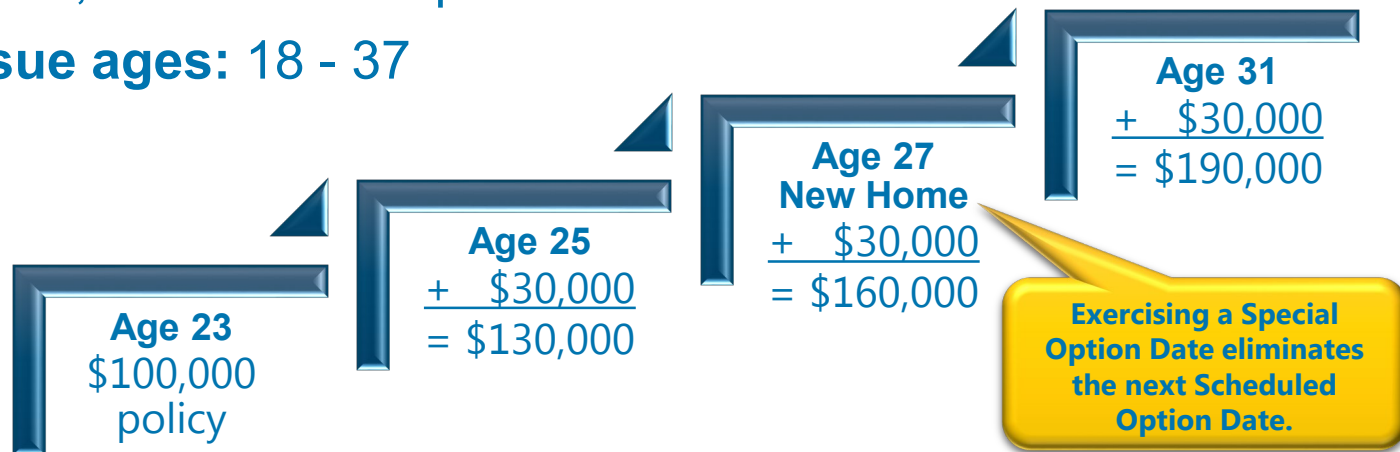


Guaranteed Purchase Option Rider

NEW!

Provides an opportunity to increase coverage without evidence of insurability on Option Dates.

- **Maximum Benefit:** Lesser of face amount or \$30,000 per option.
- **Scheduled Option dates:** Within 90 days prior to the policy anniversary on which the Insured is 25, 28, 31, 34, 37 and 40 years old.
- **Special Option dates:** Within 90 days after marriage, purchase of a home, or birth or adoption of a child.
- **Issue ages:** 18 - 37





Waiver of Premium Rider

Waives all premiums after six months of total and continuous disability.

- **Coverage Period:** To the first policy anniversary on or after the insured's 65th birthday
 - If disability begins before age 60, premiums will continue to be waived until disability ends
- **Issue Ages:** 18 - 55



Agent Materials

Use Columbian's agent materials to help you prepare for sales.

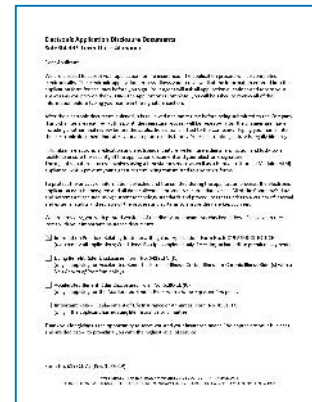
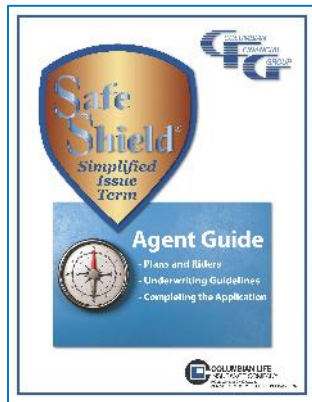
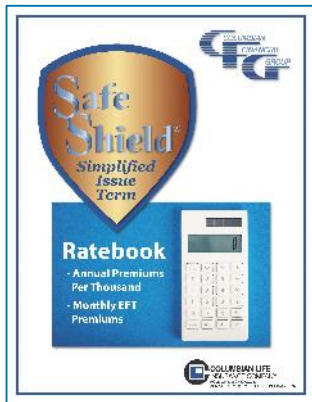
SafeShield®
Ratebook
Form No.
6146-CL

SafeShield®
Agent
Guide
Form No.
6147-CL

Living
Benefit
Rider Fact
Sheet
Form No.
6070-CL

New
Business
Checklist
Form No.
6150CL-XX*

eApp
Disclosure
Packet
Form No.
6199CL-XX*



*XX = Your state abbreviation.



Consumer Materials

Use Columbian's consumer materials to help increase your sales.

SafeShield®
Consumer
Brochure
Form No.
6145-CL*

Living
Benefit
Rider Flyer
Form No.
6063-CL*

Living
Benefit
Rider Flyer
Form No.
6071-CL



*Available in English or Spanish.



www.cfglife.com
800-423-9765



For complete terms, please refer to Policy/Rider Form Nos. 1H841-CL, 1H885-CL, 1F604-CL, 1F605-CL, 1H906-CL, 1H907-CL, 1H908-CL, 1H915-CL, 1H916-CL, 1H931-CL, 1H932-CL, 1H933-CL and 1H934-CL or state variation.

Product specifications and availability may vary by state.