

# Benefits

- ✓ Flexible Family Coverage
- ✓ Lifetime Coverage
- ✓ Guaranteed Loan Privileges
- ✓ Permanent Protection
- ✓ Guaranteed Death Benefit
- ✓ No Premium Increases
- ✓ Dividends  
Policy is participating, with dividends payable.
- ✓ Tax-Deferred Cash-Value Accumulation



**COLUMBIAN MUTUAL  
LIFE INSURANCE COMPANY**

HOME OFFICE: BINGHAMTON, NY  
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 1056  
SYRACUSE, NY 13201-1056



**COLUMBIAN LIFE  
INSURANCE COMPANY**

HOME OFFICE: CHICAGO, IL  
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 1056  
SYRACUSE, NY 13201-1056

[www.cfglife.com](http://www.cfglife.com)

**800-347-0960**

Form No. 5250CFG

For use with consumers.

Columbian Life Insurance Company is not licensed in every state.

Please refer to the actual Policy Form Nos. PACE06, NCSI-CL and Rider Form Nos. 8341, 1H831A-CL, 1H832-CL, 9620 or state variation.

## Benefit from your Membership



COLUMBIAN FINANCIAL GROUP

# Benefit from Your Membership - Provide Protection for You and Your Family

## Permanent Protection

As a member of your association, you can take advantage of Columbian's Simplified Issue Whole Life product. This product offers the guaranteed security of permanent life insurance along with cash-value accumulations. Your policy will never be cancelled and your benefit will never be reduced as long as the premiums are paid.

**Issue Ages:** 0 - 70

**Face Amounts:** \$5,000 - \$100,000

## Easy Payment Options

As a member, your premiums can be deducted directly from your checking or savings account monthly. It's that easy!



## Family Options

Protecting your family is your top priority. We understand that you may be concerned about the future of your family and their financial well-being. With this simplified issue whole life product, you have the option to insure your entire family, protecting them in the event of an unexpected loss of a spouse and/or parent.



Using our Child Term Rider, you can add your children to your insurance policy if you prefer. This will provide basic coverage for them in their early years, and it can enable them to convert to their own permanent policy at a future date.

You can further protect yourself and your family by adding the Waiver of Premium Rider to your policy. If you become temporarily disabled and cannot pay your insurance premium, your insurance will remain in force. This is just one more simple step toward protecting you and your family.



## Loan Privileges

The cash value of this policy will accumulate on a tax-deferred basis under current tax laws. This money is available to you, the insured, for any purpose. You can use it to help supplement income after retirement, pay medical costs, or help pay for your child's education. If you find you need the funds before the policy matures, you also have access to the cash value through policy loans or partial cash surrenders.

# Simplified Issue Whole Life