



Corporate Headquarters, Binghamton, NY

Columbian has a rich history in the life insurance business. Columbian Mutual Life has been selling policies to provide for our customers' insurance needs for over 125 years. The Columbian Financial Group of companies, which includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company, and other affiliated companies within our corporate family is built on a foundation of value and service with a standard of dependability you can trust. Our Company has always prided itself on maintaining a solid financial and investment posture to ensure policyholder obligations are met. We offer consumer-oriented products designed for family and business life insurance needs, and provide prompt, accurate and friendly service to our clients.



COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

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

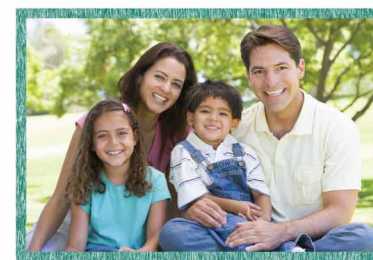
877-238-5433

Product/rider specifications and availability may vary by state.

This describes Policy Form No. NCCW06 and Rider Form Nos. 9200, NCCB, NCCS01, 7925, 8341, 9620 or state variation.

Form No. 2516

New Century Classic Whole Life



Life insurance is one of the most important purchases you will make. This purchase should be made from a company with a solid reputation built on customer service and products created specifically for you.

Columbian's **New Century Classic Whole Life** is a participating whole life insurance policy providing a level death benefit and level premiums to age 121. The product is designed to satisfy long-term needs with **guarantees** in premiums and benefits.

New Century Classic Whole Life features guarantees for:

- Level Premiums
- Cash Values
- Loans
- Death Benefit

Issue Ages: 0 - 80

Minimum face amounts start at \$25,000 (\$100,000 in ME)



Optional Benefit Riders Include:

- The **Terminal Illness Options Accelerated Benefit Rider** pays up to 75% of the face amount while the Insured is alive, if the life expectancy is 12 months or less.
- The **Insured Disability Benefit Rider** waives all premiums on the policy in the event of continuous and total disability of the Primary Insured, which last six months or longer.
- The **Accidental Death Benefit Rider** option will pay your beneficiary an additional benefit up to \$200,000 for accidental death.*
- The **Children's Level Term Insurance Benefit Rider** provides up to \$10,000 of level term coverage on all eligible children, whether natural born, adopted, or stepchildren, including those joining the family after the rider is issued.
- The **Term Insurance Rider** provides level convertible term coverage on the primary insured.
- The **Spouse Term Insurance Rider** provides level convertible term coverage on the spouse of the insured (includes registered domestic partners/civil union partners in states where allowed.)

*Maximum of \$200,000 on all Columbian policies combined.

Your beneficiary may use the benefit to help fund many types of expenses.

Immediate

Pay outstanding bills

Ongoing

Help spouse/survivors meet day-to-day living expenses

Future

Make funds available for children's higher education



**Find out more TODAY
from your professional
Columbian agent!**