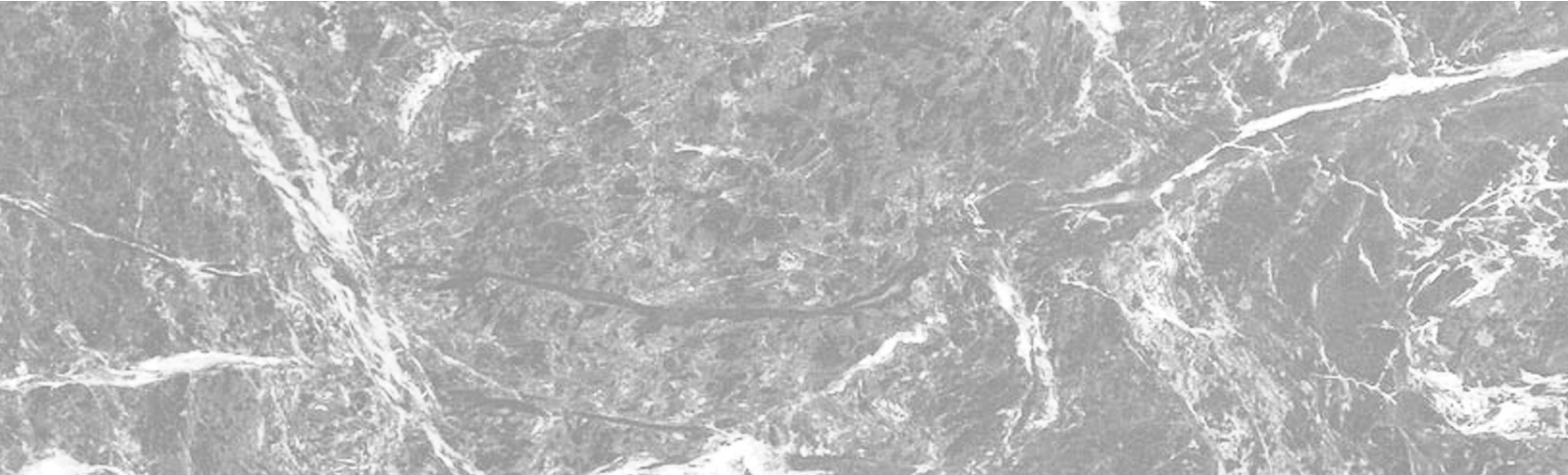


*Monthly EFT
Face Amount Rate Tables*



*Dignified Choice[®] -
Classic Series*

Final Expense



**COLUMBIAN LIFE
INSURANCE COMPANY**

Dignified Choice® - Classic I Full Benefit Life Insurance Plan

Dignified Choice® - Classic II Graded Benefit Life Insurance Plan (Classic II not available in AR, KS, MA, MN, NC, NV,

Plan Description

Full benefit whole life insurance with simplified underwriting and level premiums.

Death Benefit

Immediate full coverage with level death benefit in all years.

Issue Limits

<u>Ages*</u>	<u>Face Amounts</u>
0 - 30	\$10,000 - \$25,000
31 - 50	7,500 - 25,000
51 - 59	5,000 - 25,000
60 - 85	2,500 - 25,000

Classifications

- Juvenile (issue ages 0-17)
- Non-Tobacco (issue ages 18-85)
- Tobacco (issue ages 18-85)

Underwriting

- All health questions answered “no”
- Medical Information Bureau (MIB)
- Telephone interview (point of sale)

Plan Description

Graded benefit whole life insurance with simplified underwriting and level premiums.

Death Benefit

- Return of premiums plus 6% interest for non-accidental death occurring within the first two policy years.
- Full face amount for accidental death occurring within the first two policy years or for death by any cause in year three or thereafter.

Issue Limits

<u>Ages*</u>	<u>Face Amounts</u>
21 - 30	\$10,000 - \$15,000
31 - 50	7,500 - 15,000
51 - 59	5,000 - 15,000
60 - 70	2,500 - 15,000
71 - 85**	2,500 - 10,000

Classification

Graded Benefit

Underwriting

- Any Part 2 health question answered “yes”

Issue ages may vary by state.

***Age at the last birthday as of the effective date of the policy.**

****Maximum issue age in MO is 75.**

Maximum issue age in NJ is 77 for males and 82 for females.

Premiums shown are for base plans only. Refer to ratebook, Form No. 3826-CL, for rider rates and additional product information.

Full Benefit Life Insurance Plan (Monthly EFT Premiums) Female Juvenile - \$10,000 - \$25,000

Issue Age	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000
0	10.27	10.95	11.62	12.30	12.98	13.65	14.33	15.01
1	10.41	11.10	11.79	12.48	13.17	13.86	14.55	15.24
2	10.56	11.26	11.97	12.67	13.38	14.08	14.79	15.49
3	10.74	11.46	12.19	12.91	13.63	14.36	15.08	15.81
4	10.95	11.69	12.44	13.18	13.93	14.67	15.42	16.16
5	11.19	11.96	12.73	13.50	14.27	15.04	15.81	16.57
6	11.45	12.25	13.04	13.84	14.63	15.43	16.22	17.02
7	11.72	12.54	13.37	14.19	15.01	15.83	16.65	17.48
8	12.01	12.86	13.71	14.56	15.41	16.26	17.11	17.96
9	12.30	13.18	14.07	14.95	15.83	16.71	17.59	18.47
10	12.62	13.53	14.44	15.35	16.26	17.18	18.09	19.00
11	12.87	13.81	14.74	15.68	16.62	17.55	18.49	19.43
12	13.11	14.07	15.04	16.00	16.96	17.92	18.88	19.84
13	13.35	14.33	15.32	16.30	17.29	18.27	19.26	20.24
14	13.59	14.60	15.61	16.62	17.63	18.64	19.65	20.66
15	13.84	14.88	15.91	16.95	17.98	19.02	20.05	21.09
16	14.22	15.29	16.36	17.43	18.51	19.58	20.65	21.72
17	14.58	15.68	16.79	17.90	19.01	20.11	21.22	22.33

Issue Age	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
0	15.68	16.36	17.04	17.71	18.39	19.07	19.74	20.42
1	15.93	16.62	17.32	18.01	18.70	19.39	20.08	20.77
2	16.20	16.91	17.61	18.32	19.02	19.73	20.43	21.14
3	16.53	17.25	17.98	18.70	19.42	20.15	20.87	21.60
4	16.90	17.65	18.39	19.14	19.88	20.63	21.37	22.12
5	17.34	18.11	18.88	19.65	20.42	21.19	21.96	22.73
6	17.81	18.61	19.40	20.20	20.99	21.79	22.58	23.38
7	18.30	19.12	19.94	20.77	21.59	22.41	23.23	24.05
8	18.82	19.67	20.52	21.37	22.22	23.07	23.92	24.77
9	19.35	20.23	21.11	21.99	22.87	23.75	24.63	25.51
10	19.91	20.82	21.74	22.65	23.56	24.47	25.38	26.29
11	20.37	21.30	22.24	23.18	24.11	25.05	25.99	26.92
12	20.80	21.77	22.73	23.69	24.65	25.61	26.57	27.53
13	21.23	22.21	23.20	24.18	25.17	26.15	27.14	28.12
14	21.67	22.67	23.68	24.69	25.70	26.71	27.72	28.73
15	22.12	23.15	24.19	25.22	26.26	27.29	28.33	29.36
16	22.79	23.86	24.94	26.01	27.08	28.15	29.22	30.30
17	23.44	24.54	25.65	26.76	27.87	28.97	30.08	31.19

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation.
EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

**FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS**

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums) Male Juvenile - \$10,000 - \$25,000

Issue Age	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000
0	11.44	12.24	13.03	13.83	14.62	15.41	16.21	17.00
1	11.58	12.39	13.20	14.01	14.82	15.62	16.43	17.24
2	11.73	12.55	13.38	14.20	15.02	15.85	16.67	17.49
3	11.91	12.75	13.60	14.44	15.28	16.12	16.96	17.80
4	12.13	12.99	13.86	14.72	15.58	16.45	17.31	18.17
5	12.37	13.26	14.15	15.04	15.92	16.81	17.70	18.59
6	12.63	13.54	14.45	15.36	16.28	17.19	18.10	19.01
7	12.90	13.84	14.78	15.71	16.65	17.59	18.53	19.47
8	13.18	14.15	15.12	16.09	17.06	18.02	18.99	19.96
9	13.48	14.48	15.47	16.47	17.47	18.47	19.47	20.46
10	13.80	14.83	15.86	16.89	17.92	18.95	19.98	21.01
11	13.90	14.94	15.98	17.02	18.06	19.09	20.13	21.17
12	13.99	15.04	16.09	17.14	18.19	19.24	20.29	21.34
13	14.09	15.15	16.21	17.26	18.32	19.38	20.44	21.50
14	14.18	15.25	16.32	17.39	18.46	19.53	20.59	21.66
15	14.28	15.36	16.44	17.51	18.59	19.67	20.75	21.82
16	14.67	15.79	16.90	18.02	19.14	20.26	21.37	22.49
17	15.06	16.22	17.37	18.53	19.69	20.84	22.00	23.16

Issue Age	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
0	17.80	18.59	19.39	20.18	20.97	21.77	22.56	23.36
1	18.05	18.86	19.66	20.47	21.28	22.09	22.90	23.71
2	18.31	19.14	19.96	20.78	21.61	22.43	23.25	24.08
3	18.64	19.48	20.33	21.17	22.01	22.85	23.69	24.53
4	19.03	19.90	20.76	21.62	22.49	23.35	24.21	25.08
5	19.47	20.36	21.25	22.14	23.02	23.91	24.80	25.69
6	19.93	20.84	21.75	22.67	23.58	24.49	25.40	26.32
7	20.41	21.35	22.29	23.23	24.17	25.11	26.05	26.99
8	20.93	21.90	22.87	23.83	24.80	25.77	26.74	27.71
9	21.46	22.46	23.46	24.46	25.45	26.45	27.45	28.45
10	22.04	23.07	24.10	25.13	26.16	27.19	28.22	29.25
11	22.21	23.25	24.29	25.33	26.37	27.41	28.45	29.49
12	22.39	23.44	24.48	25.53	26.58	27.63	28.68	29.73
13	22.56	23.62	24.68	25.73	26.79	27.85	28.91	29.97
14	22.73	23.80	24.87	25.94	27.00	28.07	29.14	30.21
15	22.90	23.98	25.06	26.14	27.21	28.29	29.37	30.45
16	23.61	24.72	25.84	26.96	28.08	29.19	30.31	31.43
17	24.31	25.47	26.62	27.78	28.94	30.09	31.25	32.41

Premiums include a monthly policy fee of \$3.50.

**FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS**

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation. EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Female Non-Tobacco - \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.46	16.66	17.86	19.05
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.76	16.98	18.21	19.44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.87	17.11	18.35	19.58
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.96	17.20	18.45	19.70
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	17.29	18.54	19.80
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.27	17.55	18.83	20.10
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.45	17.74	19.03	20.33
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.61	17.92	19.23	20.54
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.88	18.22	19.56	20.89
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.17	18.53	19.90	21.27
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.59	18.99	20.40	21.81
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.87	19.31	20.75	22.18
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.23	19.70	21.17	22.65
31	n/a	n/a	n/a	n/a	n/a	n/a	15.51	17.01	18.51	20.01	21.51	23.01
32	n/a	n/a	n/a	n/a	n/a	n/a	15.86	17.41	18.95	20.50	22.04	23.59
33	n/a	n/a	n/a	n/a	n/a	n/a	16.09	17.66	19.24	20.81	22.39	23.96
34	n/a	n/a	n/a	n/a	n/a	n/a	16.31	17.91	19.51	21.11	22.71	24.31
35	n/a	n/a	n/a	n/a	n/a	n/a	16.67	18.31	19.96	21.61	23.25	24.90
36	n/a	n/a	n/a	n/a	n/a	n/a	16.77	18.42	20.08	21.74	23.40	25.06
37	n/a	n/a	n/a	n/a	n/a	n/a	16.86	18.53	20.20	21.87	23.54	25.22
38	n/a	n/a	n/a	n/a	n/a	n/a	17.09	18.79	20.49	22.19	23.89	25.59
39	n/a	n/a	n/a	n/a	n/a	n/a	17.19	18.90	20.61	22.32	24.04	25.75
40	n/a	n/a	n/a	n/a	n/a	n/a	17.67	19.44	21.21	22.98	24.76	26.53
41	n/a	n/a	n/a	n/a	n/a	n/a	17.75	19.53	21.31	23.09	24.87	26.65
42	n/a	n/a	n/a	n/a	n/a	n/a	18.00	19.82	21.63	23.44	25.26	27.07
43	n/a	n/a	n/a	n/a	n/a	n/a	18.07	19.89	21.71	23.53	25.35	27.17
44	n/a	n/a	n/a	n/a	n/a	n/a	18.32	20.17	22.02	23.87	25.73	27.58
45	n/a	n/a	n/a	n/a	n/a	n/a	18.37	20.23	22.09	23.95	25.81	27.67
46	n/a	n/a	n/a	n/a	n/a	n/a	18.78	20.69	22.60	24.51	26.42	28.33
47	n/a	n/a	n/a	n/a	n/a	n/a	19.19	21.15	23.11	25.07	27.03	28.99
48	n/a	n/a	n/a	n/a	n/a	n/a	19.28	21.25	23.22	25.20	27.17	29.14
49	n/a	n/a	n/a	n/a	n/a	n/a	19.54	21.55	23.55	25.56	27.56	29.57
50	n/a	n/a	n/a	n/a	n/a	n/a	20.20	22.29	24.38	26.47	28.56	30.64
51	n/a	n/a	n/a	14.08	16.20	18.32	20.43	22.55	24.67	26.78	28.90	31.02
52	n/a	n/a	n/a	14.28	16.44	18.60	20.75	22.91	25.07	27.22	29.38	31.54
53	n/a	n/a	n/a	14.81	17.07	19.33	21.59	23.85	26.11	28.37	30.63	32.89
54	n/a	n/a	n/a	15.25	17.60	19.95	22.30	24.65	27.00	29.35	31.70	34.05
55	n/a	n/a	n/a	15.97	18.47	20.96	23.45	25.95	28.44	30.94	33.43	35.93
56	n/a	n/a	n/a	16.58	19.20	21.81	24.43	27.04	29.66	32.28	34.89	37.51
57	n/a	n/a	n/a	17.19	19.93	22.67	25.40	28.14	30.88	33.62	36.35	39.09
58	n/a	n/a	n/a	18.20	21.14	24.08	27.02	29.96	32.90	35.84	38.78	41.72
59	n/a	n/a	n/a	18.81	21.87	24.93	27.99	31.05	34.12	37.18	40.24	43.30
60	11.55	13.16	16.38	19.60	22.81	26.03	29.25	32.47	35.69	38.91	42.13	45.35
61	11.90	13.59	16.95	20.31	23.67	27.03	30.39	33.76	37.12	40.48	43.84	47.20
62	12.26	14.01	17.51	21.02	24.52	28.02	31.53	35.03	38.53	42.04	45.54	49.05
63	12.72	14.56	18.24	21.93	25.62	29.30	32.99	36.68	40.36	44.05	47.73	51.42
64	13.13	15.05	18.91	22.76	26.61	30.46	34.31	38.16	42.01	45.87	49.72	53.57
65	13.51	15.51	19.51	23.51	27.51	31.51	35.52	39.52	43.52	47.52	51.52	55.53
66	14.02	16.12	20.33	24.54	28.74	32.95	37.16	41.37	45.57	49.78	53.99	58.20
67	14.41	16.59	20.96	25.32	29.69	34.05	38.42	42.78	47.15	51.51	55.88	60.24
68	15.11	17.43	22.08	26.72	31.36	36.01	40.65	45.30	49.94	54.58	59.23	63.87
69	15.78	18.24	23.15	28.06	32.98	37.89	42.80	47.72	52.63	57.54	62.45	67.37
70	16.33	18.90	24.03	29.17	34.30	39.43	44.56	49.70	54.83	59.96	65.10	70.23
71	17.08	19.80	25.23	30.66	36.09	41.53	46.96	52.39	57.82	63.26	68.69	74.12
72	17.83	20.69	26.42	32.15	37.88	43.61	49.35	55.08	60.81	66.54	72.27	78.00
73	19.09	22.21	28.44	34.68	40.91	47.15	53.38	59.62	65.85	72.09	78.32	84.56
74	20.00	23.29	29.89	36.49	43.09	49.69	56.28	62.88	69.48	76.08	82.68	89.28
75	20.90	24.39	31.35	38.31	45.27	52.23	59.19	66.16	73.12	80.08	87.04	94.00
76	22.21	25.95	33.44	40.92	48.41	55.89	63.38	70.86	78.35	85.83	93.32	100.80
77	23.74	27.79	35.88	43.98	52.08	60.17	68.27	76.37	84.46	92.56	100.65	108.75
78	25.63	30.06	38.92	47.77	56.62	65.48	74.33	83.19	92.04	100.89	109.75	118.60
79	27.56	32.37	41.99	51.61	61.23	70.86	80.48	90.10	99.72	109.34	118.97	128.59
80	29.60	34.82	45.26	55.70	66.14	76.58	87.02	97.46	107.90	118.34	128.78	139.22
81	31.67	37.30	48.57	59.84	71.11	82.38	93.65	104.91	116.18	127.45	138.72	149.99
82	33.73	39.78	51.88	63.97	76.06	88.16	100.25	112.34	124.44	136.53	148.63	160.72
83	35.81	42.27	55.19	68.11	81.03	93.95	106.88	119.80	132.72	145.64	158.57	171.49
84	37.88	44.75	58.50	72.25	86.00	99.75	113.50	127.25	141.00	154.75	168.50	182.25
85	39.94	47.23	61.81	76.38	90.96	105.54	120.11	134.69	149.27	163.85	178.42	193.00

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

**FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS**

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premium)

Female Non-Tobacco - \$14,000 - \$25,000

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
18	20.25	21.44	22.64	23.84	25.03	26.23	27.43	28.62	29.82	31.01	32.21	33.41
19	20.66	21.89	23.11	24.34	25.56	26.79	28.02	29.24	30.47	31.69	32.92	34.15
20	20.82	22.06	23.29	24.53	25.77	27.01	28.24	29.48	30.72	31.95	33.19	34.43
21	20.94	22.19	23.43	24.68	25.93	27.17	28.42	29.66	30.91	32.15	33.40	34.65
22	21.05	22.31	23.56	24.81	26.07	27.32	28.57	29.83	31.08	32.33	33.59	34.84
23	21.38	22.66	23.93	25.21	26.49	27.77	29.04	30.32	31.60	32.87	34.15	35.43
24	21.62	22.92	24.21	25.51	26.80	28.10	29.39	30.69	31.98	33.27	34.57	35.86
25	21.86	23.17	24.48	25.79	27.10	28.41	29.72	31.03	32.34	33.66	34.97	36.28
26	22.23	23.57	24.91	26.25	27.59	28.92	30.26	31.60	32.94	34.28	35.61	36.95
27	22.63	24.00	25.37	26.74	28.10	29.47	30.84	32.20	33.57	34.94	36.30	37.67
28	23.22	24.63	26.04	27.45	28.85	30.26	31.67	33.08	34.49	35.90	37.30	38.71
29	23.62	25.06	26.50	27.93	29.37	30.81	32.24	33.68	35.12	36.56	37.99	39.43
30	24.12	25.59	27.07	28.54	30.01	31.49	32.96	34.43	35.90	37.38	38.85	40.32
31	24.51	26.01	27.51	29.01	30.51	32.01	33.52	35.02	36.52	38.02	39.52	41.02
32	25.13	26.68	28.22	29.77	31.31	32.86	34.40	35.95	37.49	39.04	40.58	42.13
33	25.53	27.11	28.68	30.26	31.83	33.40	34.98	36.55	38.12	39.70	41.27	42.85
34	25.91	27.51	29.11	30.71	32.31	33.92	35.52	37.12	38.72	40.32	41.92	43.52
35	26.54	28.19	29.84	31.48	33.13	34.77	36.42	38.07	39.71	41.36	43.00	44.65
36	26.72	28.37	30.03	31.69	33.35	35.01	36.66	38.32	39.98	41.64	43.30	44.96
37	26.89	28.56	30.23	31.90	33.57	35.24	36.91	38.58	40.25	41.92	43.59	45.26
38	27.29	28.99	30.69	32.38	34.08	35.78	37.48	39.18	40.88	42.58	44.28	45.98
39	27.46	29.17	30.88	32.59	34.30	36.01	37.73	39.44	41.15	42.86	44.57	46.28
40	28.30	30.07	31.84	33.61	35.38	37.16	38.93	40.70	42.47	44.24	46.01	47.78
41	28.43	30.21	31.99	33.78	35.56	37.34	39.12	40.90	42.68	44.46	46.24	48.02
42	28.88	30.70	32.51	34.32	36.14	37.95	39.76	41.57	43.39	45.20	47.01	48.83
43	28.99	30.81	32.63	34.46	36.28	38.10	39.92	41.74	43.56	45.38	47.20	49.02
44	29.43	31.28	33.14	34.99	36.84	38.69	40.54	42.40	44.25	46.10	47.95	49.81
45	29.53	31.39	33.25	35.11	36.97	38.82	40.68	42.54	44.40	46.26	48.12	49.98
46	30.24	32.14	34.05	35.96	37.87	39.78	41.69	43.60	45.51	47.42	49.33	51.24
47	30.95	32.91	34.88	36.84	38.80	40.76	42.72	44.68	46.64	48.60	50.56	52.52
48	31.11	33.08	35.06	37.03	39.00	40.97	42.95	44.92	46.89	48.86	50.83	52.81
49	31.57	33.58	35.59	37.59	39.60	41.60	43.61	45.61	47.62	49.62	51.63	53.63
50	32.73	34.82	36.91	39.00	41.08	43.17	45.26	47.35	49.44	51.52	53.61	55.70
51	33.13	35.25	37.37	39.48	41.60	43.72	45.83	47.95	50.07	52.18	54.30	56.42
52	33.69	35.85	38.01	40.16	42.32	44.48	46.63	48.79	50.95	53.10	55.26	57.42
53	35.16	37.42	39.68	41.94	44.20	46.46	48.72	50.98	53.24	55.51	57.77	60.03
54	36.40	38.75	41.10	43.45	45.80	48.15	50.50	52.85	55.20	57.55	59.90	62.25
55	38.42	40.91	43.41	45.90	48.40	50.89	53.39	55.88	58.37	60.87	63.36	65.86
56	40.13	42.74	45.36	47.97	50.59	53.21	55.82	58.44	61.05	63.67	66.29	68.90
57	41.83	44.57	47.31	50.04	52.78	55.52	58.26	61.00	63.73	66.47	69.21	71.95
58	44.66	47.60	50.54	53.48	56.42	59.35	62.29	65.23	68.17	71.11	74.05	76.99
59	46.36	49.42	52.48	55.55	58.61	61.67	64.73	67.79	70.85	73.92	76.98	80.04
60	48.57	51.79	55.00	58.22	61.44	64.66	67.88	71.10	74.32	77.54	80.76	83.98
61	50.56	53.93	57.29	60.65	64.01	67.37	70.73	74.10	77.46	80.82	84.18	87.54
62	52.55	56.05	59.56	63.06	66.56	70.07	73.57	77.07	80.58	84.08	87.58	91.09
63	55.11	58.79	62.48	66.17	69.85	73.54	77.22	80.91	84.60	88.28	91.97	95.65
64	57.42	61.27	65.12	68.98	72.83	76.68	80.53	84.38	88.23	92.08	95.94	99.79
65	59.53	63.53	67.53	71.53	75.54	79.54	83.54	87.54	91.54	95.55	99.55	103.55
66	62.40	66.61	70.82	75.02	79.23	83.44	87.65	91.85	96.06	100.27	104.48	108.68
67	64.61	68.97	73.34	77.70	82.07	86.43	90.80	95.16	99.53	103.89	108.25	112.62
68	68.52	73.16	77.80	82.45	87.09	91.74	96.38	101.03	105.67	110.31	114.96	119.60
69	72.28	77.19	82.11	87.02	91.93	96.84	101.76	106.67	111.58	116.50	121.41	126.32
70	75.36	80.50	85.63	90.76	95.89	101.03	106.16	111.29	116.43	121.56	126.69	131.83
71	79.55	84.98	90.42	95.85	101.28	106.71	112.15	117.58	123.01	128.44	133.87	139.31
72	83.73	89.46	95.19	100.92	106.65	112.38	118.11	123.84	129.58	135.31	141.04	146.77
73	90.79	97.03	103.26	109.50	115.74	121.97	128.21	134.44	140.68	146.91	153.15	159.38
74	95.87	102.47	109.07	115.67	122.27	128.86	135.46	142.06	148.66	155.26	161.85	168.45
75	100.96	107.93	114.89	121.85	128.81	135.77	142.73	149.70	156.66	163.62	170.58	177.54
76	108.28	115.77	123.25	130.74	138.22	145.71	153.19	160.68	168.16	175.65	183.13	190.62
77	116.85	124.94	133.04	141.14	149.23	157.33	165.42	173.52	181.62	189.71	197.81	205.91
78	127.46	136.31	145.16	154.02	162.87	171.73	180.58	189.43	198.29	207.14	216.00	224.85
79	138.21	147.83	157.46	167.08	176.70	186.32	195.94	205.57	215.19	224.81	234.43	244.06
80	149.66	160.10	170.54	180.98	191.42	201.86	212.30	222.74	233.18	243.62	254.06	264.50
81	161.26	172.52	183.79	195.06	206.33	217.60	228.86	240.13	251.40	262.67	273.94	285.21
82	172.81	184.91	197.00	209.10	221.19	233.28	245.38	257.47	269.57	281.66	293.75	305.85
83	184.41	197.33	210.25	223.18	236.10	249.02	261.94	274.86	287.79	300.71	313.63	326.55
84	196.00	209.76	223.51	237.26	251.01	264.76	278.51	292.26	306.01	319.76	333.51	347.26
85	207.58	222.15	236.73	251.31	265.88	280.46	295.04	309.61	324.19	338.77	353.34	367.92

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form No.
1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.
3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Female Tobacco - \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.45	21.04	22.64	24.23
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.45	21.04	22.64	24.23
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.45	21.04	22.64	24.23
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.45	21.04	22.64	24.23
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.45	22.14	23.84	25.53
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.06	23.91	25.77	27.62
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.06	23.91	25.77	27.62
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.06	23.91	25.77	27.62
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	23.16	25.13	27.09	29.06
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	23.16	25.13	27.09	29.06
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	23.16	25.13	27.09	29.06
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.27	26.34	28.42	30.50
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.27	26.34	28.42	30.50
31	n/a	n/a	n/a	n/a	n/a	n/a	20.11	22.19	24.27	26.34	28.42	30.50
32	n/a	n/a	n/a	n/a	n/a	n/a	21.00	23.19	25.38	27.57	29.76	31.94
33	n/a	n/a	n/a	n/a	n/a	n/a	21.00	23.19	25.38	27.57	29.76	31.94
34	n/a	n/a	n/a	n/a	n/a	n/a	21.88	24.18	26.48	28.77	31.07	33.37
35	n/a	n/a	n/a	n/a	n/a	n/a	21.88	24.18	26.48	28.77	31.07	33.37
36	n/a	n/a	n/a	n/a	n/a	n/a	22.65	25.04	27.43	29.83	32.22	34.61
37	n/a	n/a	n/a	n/a	n/a	n/a	22.77	25.18	27.59	30.00	32.41	34.82
38	n/a	n/a	n/a	n/a	n/a	n/a	23.25	25.72	28.19	30.66	33.13	35.60
39	n/a	n/a	n/a	n/a	n/a	n/a	23.55	26.06	28.56	31.07	33.58	36.08
40	n/a	n/a	n/a	n/a	n/a	n/a	23.85	26.39	28.94	31.48	34.03	36.57
41	n/a	n/a	n/a	n/a	n/a	n/a	23.93	26.49	29.04	31.60	34.15	36.71
42	n/a	n/a	n/a	n/a	n/a	n/a	24.01	26.58	29.14	31.70	34.27	36.83
43	n/a	n/a	n/a	n/a	n/a	n/a	24.48	27.10	29.72	32.34	34.97	37.59
44	n/a	n/a	n/a	n/a	n/a	n/a	24.52	27.15	29.77	32.40	35.03	37.66
45	n/a	n/a	n/a	n/a	n/a	n/a	24.56	27.19	29.83	32.46	35.09	37.72
46	n/a	n/a	n/a	n/a	n/a	n/a	25.12	27.83	30.53	33.23	35.94	38.64
47	n/a	n/a	n/a	n/a	n/a	n/a	25.67	28.45	31.22	33.99	36.76	39.53
48	n/a	n/a	n/a	n/a	n/a	n/a	26.00	28.81	31.63	34.44	37.25	40.07
49	n/a	n/a	n/a	n/a	n/a	n/a	26.30	29.15	32.00	34.85	37.70	40.55
50	n/a	n/a	n/a	n/a	n/a	n/a	26.47	29.34	32.21	35.08	37.95	40.82
51	n/a	n/a	n/a	18.55	21.56	24.57	27.58	30.59	33.60	36.61	39.62	42.63
52	n/a	n/a	n/a	18.78	21.83	24.89	27.94	31.00	34.05	37.11	40.17	43.22
53	n/a	n/a	n/a	19.58	22.79	26.01	29.22	32.44	35.66	38.87	42.09	45.30
54	n/a	n/a	n/a	20.37	23.75	27.12	30.50	33.87	37.25	40.62	44.00	47.37
55	n/a	n/a	n/a	21.23	24.78	28.33	31.88	35.42	38.97	42.52	46.06	49.61
56	n/a	n/a	n/a	22.17	25.91	29.64	33.38	37.11	40.85	44.58	48.32	52.05
57	n/a	n/a	n/a	22.68	26.52	30.36	34.19	38.03	41.87	45.70	49.54	53.38
58	n/a	n/a	n/a	23.54	27.55	31.56	35.56	39.57	43.58	47.59	51.60	55.61
59	n/a	n/a	n/a	24.83	29.09	33.36	37.62	41.89	46.16	50.42	54.69	58.95
60	14.59	16.81	21.25	25.69	30.12	34.56	39.00	43.43	47.87	52.31	56.74	61.18
61	15.18	17.51	22.18	26.85	31.52	36.19	40.86	45.53	50.20	54.87	59.54	64.21
62	15.53	17.94	22.75	27.57	32.38	37.20	42.01	46.82	51.64	56.45	61.26	66.08
63	16.17	18.70	23.76	28.83	33.90	38.96	44.03	49.09	54.16	59.23	64.29	69.36
64	17.01	19.71	25.11	30.52	35.92	41.33	46.73	52.13	57.54	62.94	68.34	73.75
65	17.64	20.47	26.12	31.78	37.43	43.09	48.74	54.40	60.05	65.71	71.36	77.02
66	18.25	21.20	27.10	33.01	38.91	44.81	50.71	56.61	62.51	68.41	74.31	80.22
67	18.87	21.94	28.09	34.23	40.38	46.53	52.67	58.82	64.97	71.11	77.26	83.41
68	19.48	22.67	29.06	35.46	41.85	48.24	54.63	61.02	67.41	73.80	80.19	86.58
69	20.30	23.66	30.38	37.10	43.82	50.54	57.26	63.98	70.70	77.42	84.14	90.86
70	21.12	24.64	31.69	38.74	45.78	52.83	59.88	66.92	73.97	81.02	88.06	95.11
71	22.82	26.68	34.41	42.13	49.86	57.59	65.31	73.04	80.76	88.49	96.22	103.94
72	24.51	28.72	37.12	45.53	53.94	62.34	70.75	79.15	87.56	95.97	104.37	112.78
73	26.22	30.76	39.85	48.93	58.02	67.10	76.19	85.28	94.36	103.45	112.54	121.62
74	28.13	33.05	42.90	52.75	62.60	72.45	82.30	92.15	102.00	111.85	121.70	131.55
75	30.04	35.34	45.96	56.57	67.19	77.80	88.42	99.03	109.65	120.26	130.88	141.49
76	31.79	37.44	48.76	60.07	71.39	82.70	94.01	105.33	116.64	127.96	139.27	150.59
77	33.40	39.37	51.33	63.29	75.25	87.21	99.17	111.12	123.08	135.04	147.00	158.96
78	35.06	41.37	53.99	66.62	79.24	91.87	104.49	117.11	129.74	142.36	154.98	167.61
79	36.76	43.41	56.72	70.02	83.32	96.63	109.93	123.24	136.54	149.84	163.15	176.45
80	38.30	45.26	59.18	73.10	87.02	100.94	114.86	128.78	142.70	156.62	170.54	184.46
81	40.50	47.90	62.69	77.49	92.29	107.09	121.89	136.69	151.49	166.29	181.08	195.88
82	42.33	50.09	65.62	81.16	96.69	112.22	127.75	143.28	158.81	174.34	189.87	205.41
83	43.80	51.86	67.97	84.09	100.21	116.33	132.45	148.57	164.68	180.80	196.92	213.04
84	44.89	53.17	69.73	86.29	102.85	119.40	135.96	152.52	169.08	185.64	202.19	218.75
85	45.99	54.49	71.49	88.49	105.48	122.48	139.48	156.47	173.47	190.47	207.47	224.46

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form No.

1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Female Tobacco - \$14,000 - \$25,000

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
18	25.83	27.42	29.02	30.61	32.20	33.80	35.39	36.99	38.58	40.18	41.77	43.37
19	25.83	27.42	29.02	30.61	32.20	33.80	35.39	36.99	38.58	40.18	41.77	43.37
20	25.83	27.42	29.02	30.61	32.20	33.80	35.39	36.99	38.58	40.18	41.77	43.37
21	25.83	27.42	29.02	30.61	32.20	33.80	35.39	36.99	38.58	40.18	41.77	43.37
22	27.23	28.92	30.62	32.31	34.01	35.70	37.40	39.09	40.78	42.48	44.17	45.87
23	29.48	31.34	33.19	35.05	36.90	38.76	40.61	42.47	44.33	46.18	48.04	49.89
24	29.48	31.34	33.19	35.05	36.90	38.76	40.61	42.47	44.33	46.18	48.04	49.89
25	29.48	31.34	33.19	35.05	36.90	38.76	40.61	42.47	44.33	46.18	48.04	49.89
26	31.03	32.99	34.96	36.93	38.89	40.86	42.82	44.79	46.76	48.72	50.69	52.66
27	31.03	32.99	34.96	36.93	38.89	40.86	42.82	44.79	46.76	48.72	50.69	52.66
28	31.03	32.99	34.96	36.93	38.89	40.86	42.82	44.79	46.76	48.72	50.69	52.66
29	32.57	34.65	36.73	38.80	40.88	42.96	45.03	47.11	49.19	51.26	53.34	55.42
30	32.57	34.65	36.73	38.80	40.88	42.96	45.03	47.11	49.19	51.26	53.34	55.42
31	32.57	34.65	36.73	38.80	40.88	42.96	45.03	47.11	49.19	51.26	53.34	55.42
32	34.13	36.32	38.51	40.70	42.88	45.07	47.26	49.45	51.64	53.83	56.01	58.20
33	34.13	36.32	38.51	40.70	42.88	45.07	47.26	49.45	51.64	53.83	56.01	58.20
34	35.67	37.97	40.26	42.56	44.86	47.16	49.45	51.75	54.05	56.35	58.64	60.94
35	35.67	37.97	40.26	42.56	44.86	47.16	49.45	51.75	54.05	56.35	58.64	60.94
36	37.01	39.40	41.79	44.19	46.58	48.97	51.37	53.76	56.15	58.55	60.94	63.33
37	37.23	39.64	42.04	44.45	46.86	49.27	51.68	54.09	56.50	58.91	61.32	63.73
38	38.07	40.54	43.00	45.47	47.94	50.41	52.88	55.35	57.82	60.29	62.76	65.23
39	38.59	41.10	43.60	46.11	48.62	51.12	53.63	56.14	58.64	61.15	63.66	66.16
40	39.11	41.66	44.20	46.75	49.29	51.83	54.38	56.92	59.47	62.01	64.55	67.10
41	39.26	41.81	44.37	46.92	49.48	52.03	54.59	57.14	59.70	62.25	64.80	67.36
42	39.39	41.96	44.52	47.09	49.65	52.21	54.78	57.34	59.91	62.47	65.03	67.60
43	40.21	42.83	45.45	48.08	50.70	53.32	55.94	58.57	61.19	63.81	66.43	69.05
44	40.28	42.91	45.54	48.17	50.79	53.42	56.05	58.68	61.30	63.93	66.56	69.19
45	40.36	42.99	45.62	48.25	50.89	53.52	56.15	58.79	61.42	64.05	66.68	69.32
46	41.34	44.05	46.75	49.45	52.16	54.86	57.56	60.26	62.97	65.67	68.37	71.08
47	42.31	45.08	47.85	50.62	53.39	56.16	58.94	61.71	64.48	67.25	70.02	72.80
48	42.88	45.69	48.50	51.32	54.13	56.94	59.75	62.57	65.38	68.19	71.01	73.82
49	43.40	46.25	49.10	51.95	54.80	57.65	60.50	63.35	66.20	69.05	71.90	74.75
50	43.69	46.57	49.44	52.31	55.18	58.05	60.92	63.79	66.66	69.53	72.40	75.28
51	45.64	48.65	51.66	54.67	57.68	60.69	63.70	66.71	69.72	72.73	75.74	78.76
52	46.28	49.33	52.39	55.44	58.50	61.55	64.61	67.66	70.72	73.78	76.83	79.89
53	48.52	51.73	54.95	58.16	61.38	64.59	67.81	71.03	74.24	77.46	80.67	83.89
54	50.75	54.12	57.50	60.87	64.25	67.62	70.99	74.37	77.74	81.12	84.49	87.87
55	53.16	56.70	60.25	63.80	67.35	70.89	74.44	77.99	81.53	85.08	88.63	92.17
56	55.79	59.52	63.26	66.99	70.73	74.46	78.20	81.93	85.67	89.40	93.14	96.87
57	57.21	61.05	64.89	68.72	72.56	76.40	80.23	84.07	87.91	91.74	95.58	99.42
58	59.61	63.62	67.63	71.64	75.65	79.65	83.66	87.67	91.68	95.69	99.69	103.70
59	63.22	67.48	71.75	76.02	80.28	84.55	88.81	93.08	97.34	101.61	105.87	110.14
60	65.62	70.06	74.49	78.93	83.37	87.80	92.24	96.68	101.11	105.55	109.99	114.43
61	68.88	73.55	78.22	82.89	87.56	92.23	96.90	101.57	106.24	110.91	115.58	120.25
62	70.89	75.71	80.52	85.33	90.15	94.96	99.77	104.59	109.40	114.22	119.03	123.84
63	74.42	79.49	84.56	89.62	94.69	99.75	104.82	109.89	114.95	120.02	125.08	130.15
64	79.15	84.55	89.96	95.36	100.76	106.17	111.57	116.97	122.38	127.78	133.19	138.59
65	82.67	88.33	93.98	99.64	105.29	110.95	116.60	122.26	127.91	133.57	139.22	144.88
66	86.12	92.02	97.92	103.82	109.72	115.62	121.52	127.43	133.33	139.23	145.13	151.03
67	89.55	95.70	101.84	107.99	114.14	120.28	126.43	132.58	138.72	144.87	151.02	157.16
68	92.97	99.37	105.76	112.15	118.54	124.93	131.32	137.71	144.10	150.49	156.88	163.28
69	97.58	104.30	111.02	117.74	124.46	131.18	137.90	144.62	151.34	158.06	164.78	171.50
70	102.16	109.21	116.25	123.30	130.35	137.39	144.44	151.49	158.53	165.58	172.63	179.68
71	111.67	119.40	127.12	134.85	142.58	150.30	158.03	165.76	173.48	181.21	188.94	196.66
72	121.18	129.59	138.00	146.40	154.81	163.21	171.62	180.02	188.43	196.84	205.24	213.65
73	130.71	139.79	148.88	157.97	167.05	176.14	185.23	194.31	203.40	212.48	221.57	230.66
74	141.40	151.25	161.10	170.95	180.80	190.65	200.50	210.35	220.20	230.05	239.90	249.75
75	152.11	162.72	173.34	183.95	194.57	205.18	215.80	226.41	237.03	247.64	258.26	268.87
76	161.90	173.22	184.53	195.84	207.16	218.47	229.79	241.10	252.42	263.73	275.04	286.36
77	170.91	182.87	194.83	206.79	218.75	230.70	242.66	254.62	266.58	278.54	290.50	302.45
78	180.23	192.86	205.48	218.10	230.73	243.35	255.97	268.60	281.22	293.85	306.47	319.09
79	189.76	203.06	216.36	229.67	242.97	256.28	269.58	282.88	296.19	309.49	322.80	336.10
80	198.38	212.30	226.22	240.14	254.06	267.98	281.90	295.82	309.74	323.66	337.58	351.50
81	210.68	225.48	240.28	255.08	269.88	284.68	299.47	314.27	329.07	343.87	358.67	373.47
82	220.94	236.47	252.00	267.53	283.06	298.59	314.12	329.66	345.19	360.72	376.25	391.78
83	229.16	245.28	261.40	277.51	293.63	309.75	325.87	341.99	358.11	374.23	390.34	406.46
84	235.31	251.87	268.43	284.98	301.54	318.10	334.66	351.21	367.77	384.33	400.89	417.45
85	241.46	258.46	275.46	292.45	309.45	326.45	343.44	360.44	377.44	394.44	411.43	428.43

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.

For full and complete terms, refer to Policy Form No.

1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.

3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Male Non-Tobacco - \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.14	17.41	18.67	19.93
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.52	17.82	19.12	20.42
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.71	18.03	19.35	20.67
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.05	18.41	19.77	21.12
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.25	18.62	20.00	21.37
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.45	18.84	20.24	21.63
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.74	19.17	20.59	22.01
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.20	19.67	21.14	22.61
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.62	20.13	21.64	23.16
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.05	20.60	22.16	23.71
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.48	21.08	22.68	24.28
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.06	21.71	23.37	25.02
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.57	22.28	23.98	25.69
31	n/a	n/a	n/a	n/a	n/a	n/a	17.50	19.25	21.00	22.75	24.49	26.24
32	n/a	n/a	n/a	n/a	n/a	n/a	17.97	19.78	21.59	23.40	25.20	27.01
33	n/a	n/a	n/a	n/a	n/a	n/a	18.31	20.16	22.01	23.86	25.72	27.57
34	n/a	n/a	n/a	n/a	n/a	n/a	18.79	20.70	22.61	24.53	26.44	28.35
35	n/a	n/a	n/a	n/a	n/a	n/a	19.13	21.09	23.04	24.99	26.95	28.90
36	n/a	n/a	n/a	n/a	n/a	n/a	19.37	21.35	23.34	25.32	27.30	29.29
37	n/a	n/a	n/a	n/a	n/a	n/a	19.47	21.47	23.47	25.46	27.46	29.46
38	n/a	n/a	n/a	n/a	n/a	n/a	19.70	21.72	23.74	25.77	27.79	29.82
39	n/a	n/a	n/a	n/a	n/a	n/a	19.90	21.96	24.01	26.06	28.11	30.16
40	n/a	n/a	n/a	n/a	n/a	n/a	20.31	22.41	24.51	26.61	28.71	30.81
41	n/a	n/a	n/a	n/a	n/a	n/a	20.54	22.67	24.80	26.93	29.06	31.19
42	n/a	n/a	n/a	n/a	n/a	n/a	20.76	22.92	25.08	27.23	29.39	31.55
43	n/a	n/a	n/a	n/a	n/a	n/a	20.82	22.98	25.15	27.31	29.47	31.64
44	n/a	n/a	n/a	n/a	n/a	n/a	21.03	23.22	25.41	27.60	29.79	31.98
45	n/a	n/a	n/a	n/a	n/a	n/a	21.23	23.45	25.67	27.88	30.10	32.32
46	n/a	n/a	n/a	n/a	n/a	n/a	21.77	24.05	26.34	28.62	30.91	33.19
47	n/a	n/a	n/a	n/a	n/a	n/a	22.31	24.66	27.01	29.36	31.71	34.06
48	n/a	n/a	n/a	n/a	n/a	n/a	22.68	25.08	27.48	29.87	32.27	34.67
49	n/a	n/a	n/a	n/a	n/a	n/a	23.05	25.49	27.94	30.38	32.83	35.27
50	n/a	n/a	n/a	n/a	n/a	n/a	24.03	26.60	29.17	31.73	34.30	36.86
51	n/a	n/a	n/a	16.61	19.23	21.86	24.48	27.10	29.72	32.34	34.97	37.59
52	n/a	n/a	n/a	17.04	19.74	22.45	25.16	27.87	30.57	33.28	35.99	38.70
53	n/a	n/a	n/a	17.41	20.19	22.98	25.76	28.54	31.32	34.10	36.89	39.67
54	n/a	n/a	n/a	17.93	20.82	23.71	26.59	29.48	32.37	35.25	38.14	41.03
55	n/a	n/a	n/a	18.43	21.42	24.41	27.39	30.38	33.37	36.35	39.34	42.33
56	n/a	n/a	n/a	19.33	22.50	25.66	28.83	31.99	35.16	38.33	41.49	44.66
57	n/a	n/a	n/a	20.41	23.79	27.17	30.55	33.94	37.32	40.70	44.08	47.46
58	n/a	n/a	n/a	21.97	25.66	29.36	33.05	36.75	40.44	44.13	47.83	51.52
59	n/a	n/a	n/a	22.94	26.82	30.71	34.60	38.48	42.37	46.26	50.15	54.03
60	13.83	15.90	20.03	24.16	28.30	32.43	36.56	40.69	44.83	48.96	53.09	57.22
61	14.27	16.43	20.74	25.05	29.36	33.67	37.98	42.29	46.60	50.91	55.22	59.53
62	14.64	16.86	21.32	25.77	30.23	34.68	39.14	43.59	48.04	52.50	56.95	61.41
63	15.39	17.76	22.52	27.27	32.03	36.78	41.54	46.29	51.05	55.80	60.55	65.31
64	15.96	18.45	23.43	28.41	33.39	38.38	43.36	48.34	53.32	58.31	63.29	68.27
65	16.55	19.16	24.38	29.60	34.82	40.04	45.26	50.48	55.70	60.92	66.14	71.36
66	17.29	20.05	25.56	31.08	36.59	42.11	47.63	53.14	58.66	64.17	69.69	75.21
67	18.03	20.94	26.75	32.57	38.38	44.19	50.01	55.82	61.63	67.45	73.26	79.07
68	19.18	22.32	28.59	34.87	41.14	47.42	53.69	59.96	66.24	72.51	78.78	85.06
69	20.09	23.41	30.05	36.69	43.32	49.96	56.60	63.24	69.87	76.51	83.15	89.78
70	21.01	24.51	31.51	38.52	45.52	52.52	59.53	66.53	73.54	80.54	87.54	94.55
71	22.03	25.74	33.15	40.57	47.98	55.39	62.81	70.22	77.63	85.05	92.46	99.87
72	23.07	26.98	34.81	42.64	50.47	58.30	66.13	73.95	81.78	89.61	97.44	105.27
73	24.60	28.82	37.27	45.71	54.15	62.59	71.03	79.47	87.92	96.36	104.80	113.24
74	25.88	30.36	39.31	48.27	57.22	66.17	75.13	84.08	93.03	101.98	110.94	119.89
75	27.18	31.92	41.39	50.86	60.33	69.80	79.27	88.75	98.22	107.69	117.16	126.63
76	28.96	34.05	44.24	54.42	64.61	74.79	84.97	95.16	105.34	115.53	125.71	135.89
77	30.98	36.48	47.47	58.46	69.45	80.45	91.44	102.43	113.42	124.42	135.41	146.40
78	33.54	39.54	51.56	63.57	75.59	87.60	99.62	111.63	123.65	135.66	147.68	159.69
79	35.55	41.96	54.78	67.60	80.42	93.24	106.06	118.88	131.69	144.51	157.33	170.15
80	38.08	45.00	58.83	72.67	86.50	100.33	114.16	128.00	141.83	155.66	169.50	183.33
81	40.82	48.29	63.21	78.14	93.07	108.00	122.93	137.85	152.78	167.71	182.64	197.57
82	43.34	51.30	67.24	83.17	99.11	115.04	130.98	146.91	162.85	178.78	194.72	210.65
83	46.03	54.53	71.54	88.55	105.56	122.57	139.58	156.59	173.60	190.61	207.62	224.63
84	48.69	57.72	75.80	93.87	111.95	130.02	148.09	166.17	184.24	202.32	220.39	238.47
85	51.51	61.11	80.32	99.52	118.73	137.93	157.14	176.34	195.54	214.75	233.95	253.16

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.

For full and complete terms, refer to Policy Form No.

1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.

3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL

ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850

NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Male Non-Tobacco - \$14,000 - \$25,000

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
18	21.20	22.46	23.73	24.99	26.25	27.52	28.78	30.05	31.31	32.57	33.84	35.10
19	21.72	23.02	24.32	25.63	26.93	28.23	29.53	30.83	32.13	33.43	34.74	36.04
20	21.99	23.31	24.63	25.95	27.27	28.59	29.91	31.23	32.55	33.88	35.20	36.52
21	22.48	23.83	25.19	26.54	27.90	29.25	30.61	31.96	33.32	34.68	36.03	37.39
22	22.74	24.12	25.49	26.87	28.24	29.62	30.99	32.37	33.74	35.12	36.49	37.87
23	23.02	24.42	25.81	27.21	28.60	30.00	31.39	32.79	34.18	35.58	36.97	38.37
24	23.44	24.86	26.29	27.71	29.14	30.56	31.98	33.41	34.83	36.26	37.68	39.10
25	24.08	25.55	27.02	28.50	29.97	31.44	32.91	34.38	35.85	37.32	38.79	40.26
26	24.67	26.18	27.69	29.21	30.72	32.23	33.74	35.25	36.77	38.28	39.79	41.30
27	25.27	26.82	28.38	29.93	31.48	33.04	34.59	36.15	37.70	39.26	40.81	42.37
28	25.87	27.47	29.07	30.67	32.27	33.87	35.46	37.06	38.66	40.26	41.86	43.45
29	26.68	28.33	29.99	31.65	33.30	34.96	36.61	38.27	39.92	41.58	43.23	44.89
30	27.40	29.10	30.81	32.52	34.22	35.93	37.64	39.35	41.05	42.76	44.47	46.17
31	27.99	29.74	31.49	33.24	34.99	36.74	38.49	40.24	41.99	43.74	45.49	47.24
32	28.82	30.63	32.44	34.25	36.06	37.87	39.67	41.48	43.29	45.10	46.91	48.72
33	29.42	31.27	33.12	34.97	36.82	38.68	40.53	42.38	44.23	46.08	47.93	49.78
34	30.26	32.17	34.08	35.99	37.91	39.82	41.73	43.64	45.55	47.46	49.37	51.28
35	30.86	32.81	34.76	36.72	38.67	40.63	42.58	44.53	46.49	48.44	50.40	52.35
36	31.27	33.25	35.24	37.22	39.20	41.19	43.17	45.16	47.14	49.12	51.11	53.09
37	31.45	33.45	35.45	37.44	39.44	41.44	43.43	45.43	47.43	49.42	51.42	53.42
38	31.84	33.87	35.89	37.92	39.94	41.97	43.99	46.01	48.04	50.06	52.09	54.11
39	32.21	34.26	36.31	38.36	40.41	42.46	44.51	46.56	48.61	50.66	52.71	54.76
40	32.91	35.02	37.12	39.22	41.32	43.42	45.52	47.62	49.72	51.82	53.93	56.03
41	33.32	35.45	37.58	39.71	41.84	43.97	46.10	48.22	50.35	52.48	54.61	56.74
42	33.71	35.86	38.02	40.18	42.34	44.49	46.65	48.81	50.97	53.12	55.28	57.44
43	33.80	35.97	38.13	40.30	42.46	44.63	46.79	48.96	51.12	53.28	55.45	57.61
44	34.17	36.36	38.55	40.74	42.93	45.12	47.31	49.50	51.69	53.89	56.08	58.27
45	34.53	36.75	38.97	41.18	43.40	45.62	47.84	50.05	52.27	54.49	56.70	58.92
46	35.47	37.76	40.04	42.32	44.61	46.89	49.18	51.46	53.74	56.03	58.31	60.59
47	36.41	38.76	41.11	43.46	45.81	48.16	50.51	52.87	55.22	57.57	59.92	62.27
48	37.07	39.47	41.86	44.26	46.66	49.06	51.45	53.85	56.25	58.65	61.05	63.44
49	37.71	40.16	42.60	45.05	47.49	49.93	52.38	54.82	57.26	59.71	62.15	64.60
50	39.43	42.00	44.56	47.13	49.70	52.26	54.83	57.40	59.96	62.53	65.10	67.66
51	40.21	42.83	45.45	48.08	50.70	53.32	55.94	58.57	61.19	63.81	66.43	69.05
52	41.40	44.11	46.82	49.53	52.23	54.94	57.65	60.36	63.06	65.77	68.48	71.19
53	42.45	45.23	48.02	50.80	53.58	56.36	59.15	61.93	64.71	67.49	70.27	73.06
54	43.91	46.80	49.69	52.57	55.46	58.35	61.23	64.12	67.01	69.89	72.78	75.67
55	45.31	48.30	51.29	54.27	57.26	60.25	63.23	66.22	69.21	72.19	75.18	78.17
56	47.82	50.99	54.15	57.32	60.49	63.65	66.82	69.98	73.15	76.32	79.48	82.65
57	50.84	54.23	57.61	60.99	64.37	67.75	71.13	74.52	77.90	81.28	84.66	88.04
58	55.22	58.91	62.60	66.30	69.99	73.69	77.38	81.07	84.77	88.46	92.16	95.85
59	57.92	61.81	65.69	69.58	73.47	77.36	81.24	85.13	89.02	92.90	96.79	100.68
60	61.36	65.49	69.62	73.75	77.89	82.02	86.15	90.28	94.42	98.55	102.68	106.81
61	63.84	68.15	72.46	76.77	81.08	85.39	89.70	94.01	98.32	102.63	106.94	111.25
62	65.86	70.32	74.77	79.22	83.68	88.13	92.59	97.04	101.50	105.95	110.41	114.86
63	70.06	74.82	79.57	84.33	89.08	93.84	98.59	103.35	108.10	112.85	117.61	122.36
64	73.25	78.24	83.22	88.20	93.18	98.17	103.15	108.13	113.11	118.10	123.08	128.06
65	76.58	81.80	87.02	92.24	97.46	102.68	107.90	113.12	118.34	123.56	128.78	134.00
66	80.72	86.24	91.75	97.27	102.78	108.30	113.82	119.33	124.85	130.36	135.88	141.40
67	84.89	90.70	96.51	102.33	108.14	113.95	119.77	125.58	131.39	137.21	143.02	148.83
68	91.33	97.60	103.88	110.15	116.42	122.70	128.97	135.24	141.52	147.79	154.07	160.34
69	96.42	103.06	109.70	116.33	122.97	129.61	136.24	142.88	149.52	156.16	162.79	169.43
70	101.55	108.55	115.56	122.56	129.56	136.57	143.57	150.57	157.58	164.58	171.58	178.59
71	107.29	114.70	122.11	129.53	136.94	144.35	151.77	159.18	166.59	174.01	181.42	188.83
72	113.10	120.92	128.75	136.58	144.41	152.24	160.07	167.89	175.72	183.55	191.38	199.21
73	121.68	130.12	138.57	147.01	155.45	163.89	172.33	180.77	189.22	197.66	206.10	214.54
74	128.84	137.80	146.75	155.70	164.66	173.61	182.56	191.52	200.47	209.42	218.38	227.33
75	136.10	145.58	155.05	164.52	173.99	183.46	192.93	202.41	211.88	221.35	230.82	240.29
76	146.08	156.26	166.45	176.63	186.82	197.00	207.18	217.37	227.55	237.74	247.92	258.11
77	157.39	168.39	179.38	190.37	201.36	212.35	223.34	234.33	245.33	256.33	267.32	278.31
78	171.71	183.72	195.74	207.75	219.76	231.78	243.79	255.81	267.82	279.84	291.85	303.87
79	182.97	195.79	208.61	221.43	234.25	247.07	259.89	272.71	285.53	298.35	311.17	323.99
80	197.16	211.00	224.83	238.66	252.49	266.33	280.16	293.99	307.83	321.66	335.49	349.33
81	212.50	227.42	242.35	257.28	272.21	287.14	302.07	316.99	331.92	346.85	361.78	376.71
82	226.59	242.52	258.46	274.39	290.33	306.26	322.20	338.13	354.07	370.00	385.94	401.87
83	241.64	258.65	275.66	292.67	309.68	326.69	343.70	360.72	377.73	394.74	411.75	428.76
84	256.54	274.61	292.69	310.76	328.84	346.91	364.99	383.06	401.13	419.21	437.28	455.36
85	272.36	291.57	310.77	329.97	349.18	368.38	387.59	406.79	426.00	445.20	464.41	483.61

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form No.
1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.
3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Male Tobacco - \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	21.46	23.25	25.05	26.84
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	21.46	23.25	25.05	26.84
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	21.46	23.25	25.05	26.84
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.46	24.35	26.25	28.14
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.46	24.35	26.25	28.14
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.27	26.34	28.42	30.50
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.27	26.34	28.42	30.50
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	25.38	27.57	29.76	31.94
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	25.38	27.57	29.76	31.94
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.48	28.77	31.07	33.37
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.48	28.77	31.07	33.37
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.48	28.77	31.07	33.37
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	27.59	30.00	32.41	34.82
31	n/a	n/a	n/a	n/a	n/a	n/a	22.77	25.18	27.59	30.00	32.41	34.82
32	n/a	n/a	n/a	n/a	n/a	n/a	23.65	26.17	28.69	31.21	33.72	36.24
33	n/a	n/a	n/a	n/a	n/a	n/a	23.65	26.17	28.69	31.21	33.72	36.24
34	n/a	n/a	n/a	n/a	n/a	n/a	24.54	27.17	29.80	32.43	35.06	37.69
35	n/a	n/a	n/a	n/a	n/a	n/a	25.42	28.16	30.90	33.64	36.38	39.12
36	n/a	n/a	n/a	n/a	n/a	n/a	25.42	28.16	30.90	33.64	36.38	39.12
37	n/a	n/a	n/a	n/a	n/a	n/a	25.94	28.74	31.55	34.35	37.16	39.96
38	n/a	n/a	n/a	n/a	n/a	n/a	26.61	29.50	32.38	35.27	38.16	41.05
39	n/a	n/a	n/a	n/a	n/a	n/a	26.84	29.76	32.68	35.60	38.52	41.43
40	n/a	n/a	n/a	n/a	n/a	n/a	27.08	30.03	32.98	35.92	38.87	41.82
41	n/a	n/a	n/a	n/a	n/a	n/a	27.71	30.74	33.77	36.79	39.82	42.85
42	n/a	n/a	n/a	n/a	n/a	n/a	28.35	31.45	34.56	37.66	40.77	43.88
43	n/a	n/a	n/a	n/a	n/a	n/a	28.96	32.14	35.32	38.51	41.69	44.87
44	n/a	n/a	n/a	n/a	n/a	n/a	29.56	32.82	36.07	39.33	42.59	45.84
45	n/a	n/a	n/a	n/a	n/a	n/a	30.14	33.47	36.80	40.13	43.46	46.79
46	n/a	n/a	n/a	n/a	n/a	n/a	31.76	35.30	38.83	42.36	45.90	49.43
47	n/a	n/a	n/a	n/a	n/a	n/a	32.58	36.21	39.85	43.48	47.12	50.75
48	n/a	n/a	n/a	n/a	n/a	n/a	33.12	36.82	40.53	44.23	47.93	51.64
49	n/a	n/a	n/a	n/a	n/a	n/a	33.66	37.44	41.21	44.98	48.75	52.52
50	n/a	n/a	n/a	n/a	n/a	n/a	34.82	38.74	42.65	46.57	50.48	54.40
51	n/a	n/a	n/a	23.77	27.83	31.88	35.93	39.99	44.04	48.10	52.15	56.20
52	n/a	n/a	n/a	23.97	28.07	32.16	36.25	40.35	44.44	48.54	52.63	56.72
53	n/a	n/a	n/a	24.82	29.08	33.35	37.61	41.87	46.14	50.40	54.67	58.93
54	n/a	n/a	n/a	25.67	30.10	34.53	38.97	43.40	47.84	52.27	56.70	61.14
55	n/a	n/a	n/a	26.62	31.24	35.86	40.49	45.11	49.73	54.35	58.98	63.60
56	n/a	n/a	n/a	27.69	32.52	37.36	42.20	47.03	51.87	56.71	61.55	66.38
57	n/a	n/a	n/a	29.24	34.39	39.54	44.69	49.84	54.99	60.14	65.28	70.43
58	n/a	n/a	n/a	30.20	35.55	40.89	46.23	51.57	56.91	62.25	67.59	72.93
59	n/a	n/a	n/a	31.64	37.27	42.90	48.53	54.16	59.79	65.42	71.05	76.68
60	18.29	21.25	27.16	33.08	39.00	44.91	50.83	56.74	62.66	68.58	74.49	80.41
61	19.09	22.21	28.45	34.69	40.93	47.17	53.40	59.64	65.88	72.12	78.35	84.59
62	19.88	23.16	29.71	36.26	42.81	49.36	55.92	62.47	69.02	75.57	82.12	88.68
63	20.73	24.17	31.07	37.96	44.85	51.74	58.63	65.52	72.41	79.30	86.20	93.09
64	21.80	25.46	32.78	40.10	47.42	54.74	62.06	69.38	76.70	84.02	91.34	98.66
65	22.86	26.73	34.47	42.22	49.96	57.70	65.44	73.19	80.93	88.67	96.42	104.16
66	24.18	28.31	36.58	44.85	53.12	61.39	69.66	77.93	86.20	94.47	102.74	111.01
67	25.48	29.88	38.68	47.47	56.26	65.06	73.85	82.65	91.44	100.23	109.03	117.82
68	26.79	31.45	40.76	50.08	59.39	68.71	78.02	87.34	96.65	105.97	115.28	124.60
69	28.31	33.27	43.19	53.11	63.03	72.96	82.88	92.80	102.72	112.65	122.57	132.49
70	29.82	35.08	45.61	56.14	66.66	77.19	87.72	98.24	108.77	119.30	129.82	140.35
71	31.86	37.53	48.88	60.22	71.56	82.91	94.25	105.60	116.94	128.28	139.63	150.97
72	33.68	39.71	51.78	63.85	75.92	87.99	100.06	112.13	124.20	136.27	148.34	160.41
73	35.95	42.44	55.41	68.39	81.37	94.35	107.33	120.31	133.29	146.27	159.24	172.22
74	38.22	45.16	59.04	72.93	86.82	100.70	114.59	128.47	142.36	156.25	170.13	184.02
75	40.49	47.88	62.68	77.47	92.27	107.06	121.85	136.65	151.44	166.24	181.03	195.83
76	43.33	51.30	67.23	83.17	99.10	115.03	130.97	146.90	162.83	178.76	194.70	210.63
77	46.39	54.97	72.13	89.29	106.44	123.60	140.76	157.92	175.07	192.23	209.39	226.54
78	49.43	58.62	76.99	95.37	113.74	132.11	150.49	168.86	187.24	205.61	223.98	242.36
79	52.68	62.51	82.19	101.86	121.53	141.20	160.87	180.54	200.22	219.89	239.56	259.23
80	56.14	66.66	87.72	108.77	129.82	150.88	171.93	192.99	214.04	235.09	256.15	277.20
81	59.50	70.69	93.09	115.49	137.89	160.29	182.69	205.08	227.48	249.88	272.28	294.68
82	62.63	74.46	98.11	121.76	145.42	169.07	192.72	216.37	240.03	263.68	287.33	310.98
83	65.54	77.95	102.77	127.59	152.41	177.22	202.04	226.86	251.68	276.49	301.31	326.13
84	68.23	81.18	107.08	132.97	158.86	184.76	210.65	236.54	262.44	288.33	314.23	340.12
85	70.70	84.14	111.02	137.90	164.78	191.66	218.54	245.42	272.30	299.17	326.05	352.93

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.

For full and complete terms, refer to Policy Form No.

1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.

3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
 HOME OFFICE: CHICAGO, IL
 ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
 NORCROSS, GA 30091-4850

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Male Tobacco - \$14,000 - \$25,000

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
18	28.64	30.44	32.23	34.03	35.82	37.62	39.41	41.21	43.00	44.80	46.60	48.39
19	28.64	30.44	32.23	34.03	35.82	37.62	39.41	41.21	43.00	44.80	46.60	48.39
20	28.64	30.44	32.23	34.03	35.82	37.62	39.41	41.21	43.00	44.80	46.60	48.39
21	30.04	31.94	33.83	35.73	37.62	39.52	41.41	43.31	45.21	47.10	49.00	50.89
22	30.04	31.94	33.83	35.73	37.62	39.52	41.41	43.31	45.21	47.10	49.00	50.89
23	32.57	34.65	36.73	38.80	40.88	42.96	45.03	47.11	49.19	51.26	53.34	55.42
24	32.57	34.65	36.73	38.80	40.88	42.96	45.03	47.11	49.19	51.26	53.34	55.42
25	34.13	36.32	38.51	40.70	42.88	45.07	47.26	49.45	51.64	53.83	56.01	58.20
26	34.13	36.32	38.51	40.70	42.88	45.07	47.26	49.45	51.64	53.83	56.01	58.20
27	35.67	37.97	40.26	42.56	44.86	47.16	49.45	51.75	54.05	56.35	58.64	60.94
28	35.67	37.97	40.26	42.56	44.86	47.16	49.45	51.75	54.05	56.35	58.64	60.94
29	35.67	37.97	40.26	42.56	44.86	47.16	49.45	51.75	54.05	56.35	58.64	60.94
30	37.23	39.64	42.04	44.45	46.86	49.27	51.68	54.09	56.50	58.91	61.32	63.73
31	37.23	39.64	42.04	44.45	46.86	49.27	51.68	54.09	56.50	58.91	61.32	63.73
32	38.76	41.28	43.80	46.32	48.84	51.35	53.87	56.39	58.91	61.43	63.95	66.47
33	38.76	41.28	43.80	46.32	48.84	51.35	53.87	56.39	58.91	61.43	63.95	66.47
34	40.32	42.95	45.58	48.21	50.84	53.47	56.10	58.73	61.36	63.99	66.62	69.25
35	41.85	44.59	47.33	50.07	52.81	55.55	58.29	61.03	63.77	66.51	69.25	71.99
36	41.85	44.59	47.33	50.07	52.81	55.55	58.29	61.03	63.77	66.51	69.25	71.99
37	42.77	45.57	48.38	51.18	53.99	56.79	59.60	62.40	65.21	68.01	70.82	73.62
38	43.94	46.83	49.71	52.60	55.49	58.38	61.27	64.16	67.04	69.93	72.82	75.71
39	44.35	47.27	50.19	53.11	56.02	58.94	61.86	64.78	67.70	70.61	73.53	76.45
40	44.77	47.71	50.66	53.61	56.56	59.50	62.45	65.40	68.35	71.29	74.24	77.19
41	45.87	48.90	51.93	54.95	57.98	61.01	64.03	67.06	70.09	73.11	76.14	79.17
42	46.98	50.09	53.19	56.30	59.41	62.51	65.62	68.72	71.83	74.94	78.04	81.15
43	48.05	51.24	54.42	57.60	60.78	63.97	67.15	70.33	73.51	76.70	79.88	83.06
44	49.10	52.36	55.62	58.87	62.13	65.39	68.65	71.90	75.16	78.42	81.67	84.93
45	50.13	53.46	56.79	60.12	63.45	66.78	70.11	73.44	76.77	80.10	83.43	86.76
46	52.96	56.50	60.03	63.56	67.10	70.63	74.16	77.69	81.23	84.76	88.29	91.83
47	54.39	58.02	61.66	65.29	68.93	72.56	76.20	79.83	83.47	87.10	90.74	94.37
48	55.34	59.04	62.74	66.45	70.15	73.85	77.55	81.26	84.96	88.66	92.37	96.07
49	56.29	60.06	63.83	67.60	71.37	75.14	78.91	82.68	86.45	90.22	93.99	97.76
50	58.31	62.23	66.14	70.06	73.97	77.89	81.80	85.72	89.63	93.55	97.46	101.38
51	60.26	64.31	68.37	72.42	76.48	80.53	84.58	88.64	92.69	96.75	100.80	104.86
52	60.82	64.91	69.01	73.10	77.20	81.29	85.38	89.48	93.57	97.67	101.76	105.86
53	63.19	67.46	71.72	75.99	80.25	84.51	88.78	93.04	97.31	101.57	105.83	110.10
54	65.57	70.00	74.44	78.87	83.30	87.74	92.17	96.60	101.04	105.47	109.90	114.34
55	68.22	72.85	77.47	82.09	86.72	91.34	95.96	100.59	105.21	109.83	114.46	119.08
56	71.22	76.06	80.90	85.73	90.57	95.41	100.24	105.08	109.92	114.76	119.59	124.43
57	75.58	80.73	85.88	91.03	96.18	101.32	106.47	111.62	116.77	121.92	127.07	132.22
58	78.27	83.61	88.95	94.30	99.64	104.98	110.32	115.66	121.00	126.34	131.68	137.02
59	82.30	87.93	93.56	99.19	104.82	110.45	116.08	121.71	127.34	132.96	138.59	144.22
60	86.32	92.24	98.16	104.07	109.99	115.90	121.82	127.74	133.65	139.57	145.48	151.40
61	90.83	97.07	103.31	109.54	115.78	122.02	128.26	134.50	140.73	146.97	153.21	159.45
62	95.23	101.78	108.33	114.88	121.44	127.99	134.54	141.09	147.64	154.20	160.75	167.30
63	99.98	106.87	113.76	120.65	127.54	134.43	141.33	148.22	155.11	162.00	168.89	175.78
64	105.98	113.30	120.62	127.94	135.26	142.58	149.90	157.22	164.54	171.86	179.18	186.50
65	111.90	119.65	127.39	135.13	142.87	150.62	158.36	166.10	173.85	181.59	189.33	197.08
66	119.28	127.55	135.82	144.09	152.36	160.63	168.90	177.17	185.44	193.72	201.99	210.26
67	126.62	135.41	144.20	153.00	161.79	170.59	179.38	188.17	196.97	205.76	214.56	223.35
68	133.91	143.23	152.54	161.86	171.17	180.49	189.80	199.12	208.43	217.75	227.06	236.38
69	142.41	152.34	162.26	172.18	182.10	192.02	201.95	211.87	221.79	231.71	241.64	251.56
70	150.88	161.41	171.93	182.46	192.99	203.51	214.04	224.57	235.09	245.62	256.15	266.68
71	162.32	173.66	185.00	196.35	207.69	219.03	230.38	241.72	253.07	264.41	275.75	287.10
72	172.49	184.56	196.63	208.70	220.77	232.84	244.91	256.98	269.05	281.12	293.19	305.26
73	185.20	198.18	211.16	224.14	237.12	250.09	263.07	276.05	289.03	302.01	314.99	327.97
74	197.90	211.79	225.68	239.56	253.45	267.34	281.22	295.11	308.99	322.88	336.77	350.65
75	210.62	225.42	240.21	255.00	269.80	284.59	299.39	314.18	328.98	343.77	358.56	373.36
76	226.56	242.50	258.43	274.36	290.30	306.23	322.16	338.10	354.03	369.96	385.90	401.83
77	243.70	260.86	278.02	295.17	312.33	329.49	346.65	363.80	380.96	398.12	415.27	432.43
78	260.73	279.10	297.48	315.85	334.22	352.60	370.97	389.34	407.72	426.09	444.46	462.84
79	278.90	298.57	318.25	337.92	357.59	377.26	396.93	416.60	436.27	455.95	475.62	495.29
80	298.26	319.31	340.36	361.42	382.47	403.53	424.58	445.63	466.69	487.74	508.80	529.85
81	317.07	339.47	361.87	384.27	406.67	429.06	451.46	473.86	496.26	518.66	541.06	563.45
82	334.64	358.29	381.94	405.60	429.25	452.90	476.55	500.21	523.86	547.51	571.16	594.82
83	350.95	375.76	400.58	425.40	450.22	475.03	499.85	524.67	549.49	574.31	599.12	623.94
84	366.01	391.91	417.80	443.69	469.59	495.48	521.38	547.27	573.16	599.06	624.95	650.85
85	379.81	406.69	433.57	460.45	487.33	514.21	541.09	567.97	594.85	621.73	648.61	675.49

Premiums include a monthly policy fee of \$3.50.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form No.
1F143-CL and 1F144-CL or state variation.

EFT rates are base plans only. Refer to Ratebook, Form No.
3826-CL for rider rates and additional product information.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)

Female - \$2,500 - \$8,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a	n/a	20.97
32	n/a	n/a	n/a	n/a	n/a	n/a	21.94
33	n/a	n/a	n/a	n/a	n/a	n/a	21.94
34	n/a	n/a	n/a	n/a	n/a	n/a	22.91
35	n/a	n/a	n/a	n/a	n/a	n/a	22.91
36	n/a	n/a	n/a	n/a	n/a	n/a	23.89
37	n/a	n/a	n/a	n/a	n/a	n/a	23.89
38	n/a	n/a	n/a	n/a	n/a	n/a	24.85
39	n/a	n/a	n/a	n/a	n/a	n/a	24.85
40	n/a	n/a	n/a	n/a	n/a	n/a	25.83
41	n/a	n/a	n/a	n/a	n/a	n/a	25.83
42	n/a	n/a	n/a	n/a	n/a	n/a	26.80
43	n/a	n/a	n/a	n/a	n/a	n/a	27.77
44	n/a	n/a	n/a	n/a	n/a	n/a	27.77
45	n/a	n/a	n/a	n/a	n/a	n/a	28.74
46	n/a	n/a	n/a	n/a	n/a	n/a	29.71
47	n/a	n/a	n/a	n/a	n/a	n/a	30.68
48	n/a	n/a	n/a	n/a	n/a	n/a	31.65
49	n/a	n/a	n/a	n/a	n/a	n/a	32.62
50	n/a	n/a	n/a	n/a	n/a	n/a	33.44
51	n/a	n/a	n/a	23.33	27.29	31.26	35.22
52	n/a	n/a	n/a	23.83	27.90	31.96	36.03
53	n/a	n/a	n/a	24.92	29.21	33.49	37.78
54	n/a	n/a	n/a	26.01	30.51	35.01	39.51
55	n/a	n/a	n/a	27.19	31.93	36.67	41.40
56	n/a	n/a	n/a	28.38	33.35	38.33	43.30
57	n/a	n/a	n/a	28.96	34.06	39.15	44.24
58	n/a	n/a	n/a	30.02	35.33	40.63	45.94
59	n/a	n/a	n/a	31.65	37.28	42.91	48.54
60	18.09	21.01	26.84	32.68	38.52	44.35	50.19
61	18.89	21.97	28.12	34.28	40.43	46.59	52.74
62	19.39	22.57	28.92	35.28	41.63	47.99	54.34
63	20.26	23.61	30.31	37.01	43.71	50.42	57.12
64	21.41	24.99	32.16	39.32	46.49	53.65	60.82
65	22.28	26.03	33.55	41.06	48.57	56.08	63.59
66	23.14	27.07	34.93	42.79	50.65	58.50	66.36
67	24.01	28.11	36.32	44.52	52.73	60.93	69.14
68	24.88	29.15	37.70	46.26	54.81	63.36	71.91
69	26.03	30.54	39.55	48.57	57.58	66.59	75.61
70	27.19	31.93	41.40	50.88	60.36	69.83	79.31
71	29.50	34.70	45.10	55.50	65.90	76.30	86.70
72	31.81	37.47	48.80	60.12	71.45	82.77	94.10
73	34.12	40.25	52.49	64.74	76.99	89.24	101.49
74	36.72	43.37	56.66	69.95	83.24	96.52	109.81
75	39.32	46.49	60.82	75.14	89.47	103.80	118.13
76	42.79	50.65	66.36	82.08	97.79	113.51	129.23
77	46.26	54.81	71.91	89.01	106.11	123.22	140.32
78	50.01	59.31	77.92	96.52	115.13	133.73	152.34
79	54.06	64.17	84.39	104.61	124.83	145.06	165.28
80	58.10	69.02	90.86	112.70	134.54	156.38	178.22
81	61.57	73.18	96.41	119.64	142.86	166.09	189.32
82	64.46	76.65	101.03	125.41	149.80	174.18	198.56
83	66.77	79.42	104.73	130.04	155.34	180.65	205.96
84	68.50	81.50	107.50	133.50	159.50	185.51	211.51
85	70.24	83.58	110.28	136.97	163.67	190.36	217.05

Maximum issue age in MO is 75. Maximum issue age in NJ is 77 for males and 82 for females. Issue ages may vary by state. Premiums include a monthly policy fee of \$3.50.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation. EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)

Female - \$9,000 - \$15,000

Issue Age	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
21	n/a	20.05	21.70	23.36	25.01	26.67	28.32
22	n/a	21.15	22.92	24.68	26.45	28.21	29.98
23	n/a	22.91	24.85	26.79	28.73	30.67	32.61
24	n/a	22.91	24.85	26.79	28.73	30.67	32.61
25	n/a	22.91	24.85	26.79	28.73	30.67	32.61
26	n/a	24.14	26.20	28.26	30.33	32.39	34.45
27	n/a	24.14	26.20	28.26	30.33	32.39	34.45
28	n/a	24.14	26.20	28.26	30.33	32.39	34.45
29	n/a	25.34	27.52	29.70	31.89	34.07	36.26
30	n/a	25.34	27.52	29.70	31.89	34.07	36.26
31	23.15	25.34	27.52	29.70	31.89	34.07	36.26
32	24.25	26.56	28.86	31.17	33.47	35.78	38.08
33	24.25	26.56	28.86	31.17	33.47	35.78	38.08
34	25.34	27.76	30.19	32.62	35.04	37.47	39.90
35	25.34	27.76	30.19	32.62	35.04	37.47	39.90
36	26.43	28.98	31.53	34.08	36.63	39.18	41.72
37	26.43	28.98	31.53	34.08	36.63	39.18	41.72
38	27.52	30.19	32.86	35.53	38.20	40.87	43.54
39	27.52	30.19	32.86	35.53	38.20	40.87	43.54
40	28.62	31.41	34.20	36.99	39.78	42.57	45.36
41	28.62	31.41	34.20	36.99	39.78	42.57	45.36
42	29.71	32.62	35.53	38.44	41.35	44.27	47.18
43	30.80	33.84	36.87	39.90	42.94	45.97	49.01
44	30.80	33.84	36.87	39.90	42.94	45.97	49.01
45	31.89	35.05	38.20	41.36	44.51	47.66	50.82
46	32.99	36.26	39.54	42.82	46.09	49.37	52.65
47	34.08	37.47	40.87	44.27	47.67	51.06	54.46
48	35.17	38.69	42.21	45.73	49.25	52.77	56.29
49	36.26	39.90	43.54	47.18	50.82	54.46	58.10
50	37.18	40.93	44.67	48.41	52.16	55.90	59.64
51	39.19	43.15	47.12	51.09	55.05	59.02	62.98
52	40.10	44.16	48.23	52.30	56.36	60.43	64.50
53	42.06	46.35	50.63	54.92	59.20	63.49	67.77
54	44.01	48.51	53.02	57.52	62.02	66.52	71.02
55	46.14	50.88	55.62	60.36	65.09	69.83	74.57
56	48.28	53.26	58.23	63.21	68.18	73.16	78.13
57	49.34	54.43	59.52	64.62	69.71	74.80	79.89
58	51.24	56.54	61.85	67.15	72.46	77.76	83.07
59	54.17	59.80	65.43	71.06	76.69	82.32	87.95
60	56.02	61.86	67.70	73.53	79.37	85.20	91.04
61	58.90	65.05	71.21	77.36	83.52	89.67	95.83
62	60.70	67.05	73.41	79.76	86.12	92.47	98.83
63	63.82	70.52	77.23	83.93	90.63	97.33	104.04
64	67.98	75.14	82.31	89.47	96.64	103.80	110.97
65	71.10	78.62	86.13	93.64	101.15	108.66	116.17
66	74.22	82.08	89.94	97.79	105.65	113.51	121.37
67	77.34	85.55	93.75	101.96	110.16	118.37	126.57
68	80.46	89.01	97.56	106.11	114.67	123.22	131.77
69	84.62	93.63	102.65	111.66	120.67	129.68	138.70
70	88.78	98.26	107.74	117.21	126.69	136.16	145.64
71	97.10	107.50	n/a	n/a	n/a	n/a	n/a
72	105.42	116.75	n/a	n/a	n/a	n/a	n/a
73	113.74	125.99	n/a	n/a	n/a	n/a	n/a
74	123.10	136.39	n/a	n/a	n/a	n/a	n/a
75	132.46	146.79	n/a	n/a	n/a	n/a	n/a
76	144.94	160.66	n/a	n/a	n/a	n/a	n/a
77	157.42	174.52	n/a	n/a	n/a	n/a	n/a
78	170.94	189.55	n/a	n/a	n/a	n/a	n/a
79	185.50	205.72	n/a	n/a	n/a	n/a	n/a
80	200.06	221.90	n/a	n/a	n/a	n/a	n/a
81	212.55	235.77	n/a	n/a	n/a	n/a	n/a
82	222.94	247.33	n/a	n/a	n/a	n/a	n/a
83	231.27	256.57	n/a	n/a	n/a	n/a	n/a
84	237.51	263.51	n/a	n/a	n/a	n/a	n/a
85	243.75	270.44	n/a	n/a	n/a	n/a	n/a

Maximum issue age in MO is 75. Maximum issue age in NJ is 77 for males and 82 for females. Issue ages may vary by state. Premiums include a monthly policy fee of \$3.50.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation. EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)

Male - \$2,500 - \$8,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a	n/a	24.86
32	n/a	n/a	n/a	n/a	n/a	n/a	25.87
33	n/a	n/a	n/a	n/a	n/a	n/a	25.87
34	n/a	n/a	n/a	n/a	n/a	n/a	26.89
35	n/a	n/a	n/a	n/a	n/a	n/a	27.91
36	n/a	n/a	n/a	n/a	n/a	n/a	27.91
37	n/a	n/a	n/a	n/a	n/a	n/a	28.92
38	n/a	n/a	n/a	n/a	n/a	n/a	29.94
39	n/a	n/a	n/a	n/a	n/a	n/a	30.96
40	n/a	n/a	n/a	n/a	n/a	n/a	30.96
41	n/a	n/a	n/a	n/a	n/a	n/a	31.97
42	n/a	n/a	n/a	n/a	n/a	n/a	33.00
43	n/a	n/a	n/a	n/a	n/a	n/a	34.01
44	n/a	n/a	n/a	n/a	n/a	n/a	35.03
45	n/a	n/a	n/a	n/a	n/a	n/a	36.04
46	n/a	n/a	n/a	n/a	n/a	n/a	38.08
47	n/a	n/a	n/a	n/a	n/a	n/a	39.09
48	n/a	n/a	n/a	n/a	n/a	n/a	40.11
49	n/a	n/a	n/a	n/a	n/a	n/a	41.13
50	n/a	n/a	n/a	n/a	n/a	n/a	42.97
51	n/a	n/a	n/a	29.31	34.47	39.63	44.79
52	n/a	n/a	n/a	29.81	35.08	40.34	45.60
53	n/a	n/a	n/a	30.93	36.42	41.90	47.39
54	n/a	n/a	n/a	32.04	37.75	43.46	49.17
55	n/a	n/a	n/a	33.28	39.24	45.19	51.15
56	n/a	n/a	n/a	34.52	40.73	46.93	53.14
57	n/a	n/a	n/a	36.39	42.96	49.54	56.12
58	n/a	n/a	n/a	37.46	44.25	51.04	57.83
59	n/a	n/a	n/a	39.14	46.26	53.39	60.52
60	22.15	25.88	33.33	40.79	48.25	55.71	63.17
61	23.27	27.22	35.13	43.04	50.95	58.86	66.77
62	24.38	28.56	36.91	45.26	53.62	61.97	70.32
63	25.59	30.01	38.85	47.69	56.52	65.36	74.20
64	27.11	31.83	41.27	50.71	60.16	69.60	79.04
65	28.62	33.64	43.69	53.74	63.79	73.83	83.88
66	30.44	35.82	46.60	57.37	68.14	78.92	89.69
67	32.25	38.00	49.50	61.00	72.50	84.00	95.50
68	34.07	40.18	52.41	64.63	76.86	89.09	101.32
69	36.19	42.72	55.80	68.87	81.95	95.02	108.09
70	38.30	45.27	59.19	73.11	87.03	100.95	114.87
71	41.03	48.54	63.55	78.56	93.57	108.58	123.59
72	43.45	51.44	67.42	83.40	99.38	115.36	131.34
73	46.48	55.07	72.26	89.45	106.64	123.83	141.02
74	49.50	58.70	77.11	95.51	113.91	132.31	150.71
75	52.53	62.33	81.95	101.56	121.17	140.78	160.39
76	56.46	67.06	88.24	109.43	130.61	151.80	172.98
77	60.70	72.14	95.02	117.90	140.78	163.66	186.54
78	64.94	77.22	101.80	126.37	150.95	175.52	200.10
79	69.48	82.67	109.07	135.46	161.85	188.24	214.63
80	74.32	88.48	116.81	145.14	173.47	201.80	230.12
81	78.86	93.93	124.08	154.22	184.36	214.51	244.65
82	83.10	99.02	130.85	162.69	194.53	226.37	258.21
83	87.03	103.74	137.15	170.56	203.97	237.39	270.80
84	90.66	108.10	142.96	177.83	212.69	247.56	282.42
85	93.99	112.09	148.29	184.49	220.68	256.88	293.08

Maximum issue age in MO is 75. Maximum issue age in NJ is 77 for males and 82 for females. Issue ages may vary by state. Premiums include a monthly policy fee of \$3.50.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation. EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)

Male - \$9,000 - \$15,000

Issue Age	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
21	n/a	24.30	26.38	28.46	30.54	32.62	34.70
22	n/a	24.30	26.38	28.46	30.54	32.62	34.70
23	n/a	26.38	28.67	30.96	33.25	35.53	37.82
24	n/a	26.38	28.67	30.96	33.25	35.53	37.82
25	n/a	27.66	30.08	32.49	34.91	37.32	39.74
26	n/a	27.66	30.08	32.49	34.91	37.32	39.74
27	n/a	28.92	31.46	34.01	36.55	39.09	41.63
28	n/a	28.92	31.46	34.01	36.55	39.09	41.63
29	n/a	28.92	31.46	34.01	36.55	39.09	41.63
30	n/a	30.20	32.87	35.54	38.21	40.88	43.55
31	27.53	30.20	32.87	35.54	38.21	40.88	43.55
32	28.67	31.46	34.26	37.05	39.85	42.65	45.44
33	28.67	31.46	34.26	37.05	39.85	42.65	45.44
34	29.82	32.74	35.66	38.59	41.51	44.44	47.36
35	30.96	34.01	37.06	40.11	43.16	46.22	49.27
36	30.96	34.01	37.06	40.11	43.16	46.22	49.27
37	32.10	35.28	38.46	41.64	44.82	47.99	51.17
38	33.25	36.55	39.86	43.16	46.47	49.77	53.08
39	34.40	37.83	41.26	44.70	48.13	51.56	55.00
40	34.40	37.83	41.26	44.70	48.13	51.56	55.00
41	35.53	39.09	42.65	46.21	49.77	53.33	56.89
42	36.68	40.37	44.06	47.74	51.43	55.12	58.81
43	37.82	41.63	45.45	49.26	53.07	56.88	60.70
44	38.97	42.91	46.85	50.79	54.73	58.68	62.62
45	40.11	44.17	48.24	52.31	56.37	60.44	64.51
46	42.40	46.72	51.04	55.37	59.69	64.01	68.33
47	43.54	47.99	52.44	56.89	61.34	65.79	70.24
48	44.69	49.26	53.84	58.41	62.99	67.57	72.14
49	45.84	50.54	55.25	59.95	64.65	69.36	74.06
50	47.90	52.84	57.77	62.71	67.64	72.57	77.51
51	49.96	55.12	60.28	65.44	70.60	75.76	80.93
52	50.86	56.13	61.39	66.65	71.91	77.18	82.44
53	52.88	58.36	63.85	69.33	74.82	80.31	85.79
54	54.88	60.59	66.30	72.01	77.72	83.43	89.13
55	57.10	63.06	69.02	74.97	80.93	86.88	92.84
56	59.34	65.55	71.75	77.96	84.16	90.37	96.57
57	62.69	69.27	75.85	82.43	89.00	95.58	102.16
58	64.62	71.41	78.20	84.99	91.79	98.58	105.37
59	67.64	74.77	81.90	89.02	96.15	103.28	110.41
60	70.63	78.09	85.54	93.00	100.46	107.92	115.38
61	74.67	82.58	90.49	98.40	106.31	114.22	122.12
62	78.68	87.03	95.38	103.73	112.09	120.44	128.79
63	83.04	91.87	100.71	109.55	118.39	127.22	136.06
64	88.49	97.93	107.37	116.82	126.26	135.70	145.14
65	93.93	103.98	114.02	124.07	134.12	144.17	154.21
66	100.47	111.24	122.01	132.79	143.56	154.34	165.11
67	107.00	118.51	130.01	141.51	153.01	164.51	176.01
68	113.54	125.77	138.00	150.22	162.45	174.68	186.90
69	121.17	134.24	147.32	160.39	173.47	186.54	199.62
70	128.80	142.72	156.64	170.56	184.48	198.40	212.33
71	138.61	153.62	n/a	n/a	n/a	n/a	n/a
72	147.32	163.30	n/a	n/a	n/a	n/a	n/a
73	158.21	175.40	n/a	n/a	n/a	n/a	n/a
74	169.11	187.51	n/a	n/a	n/a	n/a	n/a
75	180.00	199.62	n/a	n/a	n/a	n/a	n/a
76	194.17	215.35	n/a	n/a	n/a	n/a	n/a
77	209.42	232.30	n/a	n/a	n/a	n/a	n/a
78	224.67	249.25	n/a	n/a	n/a	n/a	n/a
79	241.02	267.41	n/a	n/a	n/a	n/a	n/a
80	258.45	286.78	n/a	n/a	n/a	n/a	n/a
81	274.79	304.94	n/a	n/a	n/a	n/a	n/a
82	290.05	321.89	n/a	n/a	n/a	n/a	n/a
83	304.21	337.62	n/a	n/a	n/a	n/a	n/a
84	317.29	352.15	n/a	n/a	n/a	n/a	n/a
85	329.27	365.47	n/a	n/a	n/a	n/a	n/a

Maximum issue age in MO is 75. Maximum issue age in NJ is 77 for males and 82 for females. Issue ages may vary by state. Premiums include a monthly policy fee of \$3.50.

FOR AGENT USE ONLY.
NOT FOR USE WITH CONSUMERS

Product specifications and availability may vary by state. For full and complete terms, refer to Policy Form No. 1F143-CL and 1F144-CL or state variation. EFT rates are base plans only. Refer to Ratebook, Form No. 3826-CL for rider rates and additional product information.

COLUMBIAN LIFE INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO BOX 4850
NORCROSS, GA 30091-4850



COLUMBIAN LIFE
INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850

www.cfglife.com

Tel: 800-305-1335

For Agent use only.
Not for use with consumers.

Product specifications and availability may vary by state.
For full and complete terms, refer to Policy Form
No. 1F143-CL and 1F144-CL, or state variation.

Form No. 3831-CL (Rev. 2/09)

