

Final Expense Rates

Dignified Choice[®] - *Classic Series*



COLUMBIAN LIFE
INSURANCE COMPANY

Dignified Choice[®] - Classic I *Full Benefit Life Insurance Plan*

Plan Description Classic I is full benefit, non-participating whole life insurance with simplified underwriting.

Issue Ages* **Age last birthday**

Juvenile	0 - 17
Non-Tobacco	18 - 85
Tobacco	18 - 85

Death Benefit Immediate full coverage with level death benefit in all years.

Dignified Choice[®] - Classic II *Graded Benefit Life Insurance Plan*

(Classic II not available in AR, KS, MA, MN, NC, NV, WV)

Plan Description Classic II is limited benefit, non-participating whole life insurance which provides a full death benefit after the first two policy years.

Issue Ages* **Age last birthday**

21 - 85**

Death Benefit

- For non-accidental death occurring during the first two policy years, the death benefit equals a return of premium plus 6% interest.
- For accidental death occurring during the first two policy years or for death by any cause in year three or later, the death benefit equals the face amount.

* Issue ages may vary by state.

** Maximum issue age in MO is 75.

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

**Issue
Limits**

Classic I - Full Benefit

<u>Issue 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

Classic II - Graded Benefit

<u>Issue 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

Policy Fee Annual: \$40.23 Semi-Annual: \$20.92
 Quarterly: \$10.66 Monthly EFT: \$3.50

**Modal
Factors** Annual: 1.0 Semi-Annual: .52
 Quarterly: .265 Monthly EFT: .087

Monthly direct bill is not available.

**Underwriting
Classifications** The premium class will be determined at the time of application based on responses to health questions.

- If the applicant answers "Yes" to any question in Part 1 of the application, coverage is denied.
- If the applicant answers "No" to all questions in Part 1 of the application, but "Yes" to any question in Part 2, the Graded Benefit plan is applied for.
- If the applicant answers "No" to all questions in Parts 1 and 2, the Full Benefit plan is applied for.

* Issue ages may vary by state.

** Maximum issue age in MO is 75.

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

- MIB Report** A Medical Information Bureau (MIB) report will be ordered by the Company for each applicant.

- Telephone Interview** A telephone interview will be completed at the point of sale for all full benefit applications. Interviews will be conducted by a leading final expense telephone inspection service.

PREMIUM EXAMPLE FOR CLASSIC I - FULL BENEFIT INSURANCE PLAN:

Female, Age 65, Non-Tobacco, \$10,000 Face Amount

ANNUAL MODE

Annual Premium per \$1,000		\$46.00
	x	<u>10</u>
		\$460.00
Annual Policy Fee	+	<u>40.23</u>
Total Annual Premium		\$500.23

MONTHLY EFT MODE

Total Annual Premium		\$500.23
Monthly EFT Modal Factor	x	<u>.087</u>
Monthly EFT Premium		\$43.52

Round to the nearest cent

Premium Rates **See pages 10 - 13 for rate charts.**

Riders

Accelerated Death Benefit Rider

Rider Description	The optional Accelerated Death Benefit Rider makes available an early payment of 50% of the death benefit if the Insured is diagnosed by a physician as having a terminal condition which is expected to result in death within twelve months.
Issue Ages	Same as base policy (all ages)
Coverage Period	Coverage remains in force as long as the policy remains in force.
Available With	The Accelerated Death Benefit Rider is available with both the Classic I Full Benefit Plan and the Classic II Graded Benefit Plan.
Rider Rates	There is no additional premium charge for this Rider, but you must check the Accelerated Death Benefit box on the application if applying for the Rider. If an accelerated benefit payment is made, an administrative service fee, not to exceed \$200, is deducted from the payment (except where prohibited) and there will be an interest charge assessed as outlined in the rider (see rider language for details). Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable. In states where required, an Accelerated Benefit Disclosure Form must be provided to the Applicant and submitted with the application.

Check for state availability.

Accidental Death Benefit Rider

Rider Description	The Accidental Death Benefit Rider doubles the death benefit for death due to accident (double indemnity).
Issue Ages	15 - 65 Age <u>last</u> birthday
Coverage Period	Premiums are payable and Rider coverage is maintained until age 70.
Available With	The Accidental Death Benefit Rider is available with the Classic I Full Benefit Plan only. This rider is not available with the Classic II Graded Benefit Plan.
Rider Rates	See page 14 for rate chart.

Children's Term Insurance Rider

Rider Description	Each unit of Children's Term Insurance provides \$1,000 of level term insurance on the Insured's eligible children. Child's term insurance may be converted to permanent insurance without evidence of insurability.
Issue Ages	Insured Parent: 18 - 50 (age <u>last</u> birthday) Child: 15 days - less than 19 years old
Issue Amounts	Minimum: 3 Units Maximum: <ul style="list-style-type: none">• 5 Units on policies less than \$10,000• 10 Units on policies of \$10,000 or more
Coverage Period	Coverage of each Insured Child ends on the earlier of: <ul style="list-style-type: none">• The Insured Child's 25th birthday; or• The first policy anniversary on or after the Insured's 65th birthday; or• The date of the new policy if the Early Conversion Option is exercised.
Available With	The Children's Term Insurance Rider is available with Classic I Full Benefit Plan only. This Rider is not available with the Classic II Graded Benefit Plan.
Rider Rates	\$6.00 Annual Premium per unit. Single rate covers all eligible children.
Conversion Options	Rider coverage may be converted to a permanent plan of insurance without evidence of insurability: <ul style="list-style-type: none">• Between the ages of 22 and 25, up to the death benefit of the rider (Early Conversion Option); or• On the date rider coverage ends, up to five times the death benefit of the rider; or• On the date of the Insured's death if the Insured commits suicide within 2 years of the date of issue of the policy. (Applications for conversion must be received by us in writing within 31 days after the Insured's death.)

Waiver of Premium Due to Disability Rider

Rider Description	Waiver of Premium Due to Disability is an optional benefit that waives premium payments after six full months of total and continuous disability of the Insured.
Issue Ages	15 - 55 Age <u>last</u> birthday
Coverage Period	Rider expires on the first policy anniversary on or after the Insured's 60th birthday. If disability occurs prior to Insured's age 60, premiums will continue to be waived as long as the Insured remains disabled.
Available With	The Waiver of Premium Rider is available with the Classic I Full Benefit Plan only. This Rider is not available with the Classic II Graded Benefit Plan.
Rider Rates	See page 15 for rate chart.

Nursing Home Waiver of Premium Rider

Rider Description	This rider will waive payment of policy premiums becoming due during the insured's confinement in a qualified nursing home as defined in the rider. The insured must be confined continuously for a waiting period of 90 consecutive days before any benefits are applicable. Benefits are not retroactive - policy premiums must be paid during the waiting period. Confinement means the insured receives care for at least 90 consecutive days in a nursing home and the care is recommended by a physician due to the insured's inability to care for himself/herself.
Issue Ages	56 - 85 Age <u>last</u> birthday
Coverage Period	Through the life of the policy.
Available With	The Nursing Home Waiver of Premium Rider is available with Classic I Full Benefit Plan only. This Rider is not available with the Classic II Graded Benefit Plan.
Rider Rates	See page 16 for rate chart.

Check for state availability.

RATES



COLUMBIAN LIFE
INSURANCE COMPANY

This ratecard is not intended for consumer use, nor is it intended to represent a legal contract. The information contained herein is designed to serve as a general reference source only. For full and complete terms, refer to the actual policy (Form No. 1F143-CL, 1F144-CL, and Rider Form No. 1HF09-CL, 1HF10-CL, 1HA06-CL, 1HC11-CL, 1HC12-CL, and 1H417-CL, or state variation). The company procedures and practices outlined in this guide are subject to change due to legal compliance requirements or the needs of the business.

Dignified Choice[®] - *Classic I***FULL BENEFIT - MALE**

Premiums per \$1,000

ANNUAL

Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
0	9.13	9.13	43	24.88	36.58
1	9.29	9.29	44	25.18	37.44
2	9.46	9.46	45	25.48	38.28
3	9.67	9.67	46	26.25	40.61
4	9.92	9.92	47	27.02	41.78
5	10.20	10.20	48	27.56	42.56
6	10.49	10.49	49	28.09	43.34
7	10.80	10.80	50	29.50	45.00
8	11.13	11.13	51	30.14	46.60
9	11.47	11.47	52	31.12	47.06
10	11.84	11.84	53	31.98	49.01
11	11.95	11.95	54	33.18	50.96
12	12.06	12.06	55	34.33	53.14
13	12.17	12.17	56	36.39	55.60
14	12.28	12.28	57	38.87	59.18
15	12.39	12.39	58	42.46	61.39
16	12.84	12.84	59	44.68	64.70
17	13.29	13.29	60	47.50	68.00
18	14.53	20.64	61	49.54	71.70
19	14.96	20.64	62	51.20	75.31
20	15.18	20.64	63	54.65	79.21
21	15.58	21.79	64	57.27	84.14
22	15.80	21.79	65	60.00	89.00
23	16.03	23.87	66	63.40	95.06
24	16.37	23.87	67	66.82	101.08
25	16.90	25.15	68	72.11	107.07
26	17.38	25.15	69	76.29	114.05
27	17.87	26.41	70	80.50	121.00
28	18.37	26.41	71	85.21	130.39
29	19.03	26.41	72	89.98	138.74
30	19.62	27.69	73	97.03	149.18
31	20.11	27.69	74	102.91	159.61
32	20.79	28.95	75	108.87	170.05
33	21.28	28.95	76	117.06	183.14
34	21.97	30.23	77	126.35	197.21
35	22.46	31.49	78	138.10	211.19
36	22.80	31.49	79	147.35	226.11
37	22.95	32.24	80	159.00	242.00
38	23.27	33.20	81	171.59	257.45
39	23.57	33.54	82	183.16	271.87
40	24.15	33.88	83	195.52	285.26
41	24.48	34.79	84	207.75	297.63
42	24.80	35.70	85	220.74	308.96

Policy Fee: For Annual Premium, add \$40.23

Dignified Choice[®] - *Classic I*
FULL BENEFIT - FEMALE
 Premiums per \$1,000

ANNUAL

Issue Age	Non-Tobacco	Tobacco	Issue Age	Non-Tobacco	Tobacco
0	7.78	7.78	43	20.93	30.14
1	7.94	7.94	44	21.29	30.20
2	8.11	8.11	45	21.37	30.26
3	8.32	8.32	46	21.95	31.07
4	8.56	8.56	47	22.54	31.86
5	8.84	8.84	48	22.67	32.33
6	9.14	9.14	49	23.05	32.76
7	9.45	9.45	50	24.00	33.00
8	9.78	9.78	51	24.33	34.60
9	10.12	10.12	52	24.79	35.12
10	10.48	10.48	53	25.99	36.96
11	10.77	10.77	54	27.01	38.79
12	11.05	11.05	55	28.67	40.77
13	11.32	11.32	56	30.07	42.93
14	11.60	11.60	57	31.47	44.10
15	11.89	11.89	58	33.79	46.07
16	12.32	12.32	59	35.19	49.03
17	12.73	12.73	60	37.00	51.00
18	13.75	18.33	61	38.64	53.68
19	14.09	18.33	62	40.27	55.33
20	14.22	18.33	63	42.37	58.23
21	14.32	18.33	64	44.27	62.11
22	14.41	19.48	65	46.00	65.00
23	14.68	21.33	66	48.36	67.83
24	14.88	21.33	67	50.17	70.65
25	15.07	21.33	68	53.38	73.46
26	15.38	22.60	69	56.47	77.24
27	15.71	22.60	70	59.00	81.00
28	16.19	22.60	71	62.44	88.81
29	16.52	23.87	72	65.87	96.62
30	16.93	23.87	73	71.67	104.44
31	17.25	23.87	74	75.84	113.22
32	17.76	25.15	75	80.02	122.01
33	18.09	25.15	76	86.03	130.05
34	18.40	26.41	77	93.06	137.45
35	18.92	26.41	78	101.77	145.10
36	19.06	27.51	79	110.60	152.92
37	19.20	27.69	80	120.00	160.00
38	19.53	28.38	81	129.52	170.10
39	19.67	28.81	82	139.01	178.52
40	20.36	29.24	83	148.53	185.27
41	20.47	29.36	84	158.05	190.32
42	20.84	29.47	85	167.55	195.37

Policy Fee: For Annual Premium, add \$40.23

Dignified Choice[®] - Classic II

GRADED BENEFIT - MALE

Premiums per \$1,000

ISSUE AGE*	ANNUAL	ISSUE AGE*	ANNUAL
21	23.91	54	65.62
22	23.91	55	68.46
23	26.30	56	71.32
24	26.30	57	75.60
25	27.77	58	78.06
26	27.77	59	81.92
27	29.22	60	85.73
28	29.22	61	90.90
29	29.22	62	96.01
30	30.69	63	101.58
31	30.69	64	108.54
32	32.14	65	115.49
33	32.14	66	123.84
34	33.61	67	132.19
35	35.07	68	140.54
36	35.07	69	150.28
37	36.53	70	160.02
38	37.99	71	172.55
39	39.46	72	183.68
40	39.46	73	197.59
41	40.91	74	211.51
42	42.38	75	225.42
43	43.83	76	243.51
44	45.30	77	262.99
45	46.75	78	282.47
46	49.68	79	303.35
47	51.14	80	325.61
48	52.60	81	346.48
49	54.07	82	365.96
50	56.71	83	384.05
51	59.33	84	400.75
52	60.49	85	416.06
53	63.06		

Policy Fee: For Annual Premium, add \$40.23

* Maximum issue age in MO is 75. Maximum issue age in NJ is 77 for males. Issue ages may vary by state.

Dignified Choice[®] - *Classic II*

GRADED BENEFIT - FEMALE

Premiums per \$1,000

ISSUE AGE*	ANNUAL	ISSUE AGE*	ANNUAL
21	19.02	54	51.74
22	20.29	55	54.46
23	22.31	56	57.19
24	22.31	57	58.54
25	22.31	58	60.97
26	23.72	59	64.71
27	23.72	60	67.08
28	23.72	61	70.75
29	25.10	62	73.05
30	25.10	63	77.04
31	25.10	64	82.35
32	26.50	65	86.34
33	26.50	66	90.32
34	27.89	67	94.31
35	27.89	68	98.29
36	29.29	69	103.60
37	29.29	70	108.92
38	30.68	71	119.54
39	30.68	72	130.17
40	32.08	73	140.79
41	32.08	74	152.75
42	33.47	75	164.70
43	34.87	76	180.64
44	34.87	77	196.58
45	36.26	78	213.85
46	37.66	79	232.44
47	39.05	80	251.04
48	40.45	81	266.98
49	41.84	82	280.26
50	43.02	83	290.89
51	45.58	84	298.86
52	46.74	85	306.83
53	49.25		

Policy Fee: For Annual Premium, add \$40.23

* Maximum issue age in MO is 75. Maximum issue age in NJ is 82 for females. Issue ages may vary by state.

Accidental Death Benefit Rider**Annual Premium per \$1,000**

Issue Age	Annual Premium	Issue Age	Annual Premium
15	1.20	41	1.03
16	1.20	42	1.04
17	1.20	43	1.06
18	1.18	44	1.07
19	1.16	45	1.08
20	1.14	46	1.11
21	1.13	47	1.12
22	1.11	48	1.14
23	1.09	49	1.15
24	1.08	50	1.18
25	1.08	51	1.20
26	1.07	52	1.21
27	1.06	53	1.25
28	1.05	54	1.27
29	1.04	55	1.30
30	1.04	56	1.32
31	1.03	57	1.36
32	1.03	58	1.39
33	1.03	59	1.42
34	1.02	60	1.47
35	1.02	61	1.50
36	1.02	62	1.55
37	1.02	63	1.61
38	1.02	64	1.64
39	1.02	65	1.71
40	1.02		

Waiver of Premium Due to Disability				
Annual Premium per \$1,000				
Issue Age	Male		Female	
	Non-Tob	Tob	Non-Tob	Tob
15	0.38	0.38	0.37	0.37
16	0.38	0.38	0.38	0.38
17	0.41	0.41	0.41	0.41
18	0.43	0.59	0.44	0.57
19	0.45	0.61	0.46	0.58
20	0.45	0.59	0.47	0.59
21	0.46	0.63	0.49	0.60
22	0.49	0.64	0.50	0.64
23	0.47	0.68	0.51	0.71
24	0.49	0.69	0.53	0.73
25	0.51	0.72	0.54	0.75
26	0.52	0.72	0.58	0.80
27	0.53	0.76	0.60	0.82
28	0.57	0.79	0.63	0.85
29	0.58	0.78	0.67	0.94
30	0.59	0.81	0.69	0.95
31	0.62	0.82	0.73	0.98
32	0.66	0.88	0.78	1.06
33	0.68	0.89	0.80	1.06
34	0.70	0.94	0.85	1.16
35	0.73	0.99	0.88	1.19
36	0.76	1.01	0.93	1.28
37	0.79	1.06	0.98	1.33
38	0.84	1.14	1.03	1.41
39	0.89	1.21	1.08	1.48
40	0.95	1.24	1.18	1.60
41	1.01	1.33	1.23	1.64
42	1.06	1.41	1.30	1.73
43	1.12	1.51	1.34	1.82
44	1.20	1.63	1.42	1.85
45	1.29	1.75	1.47	1.94
46	1.39	1.93	1.54	2.05
47	1.49	2.08	1.62	2.14
48	1.60	2.23	1.67	2.23
49	1.72	2.39	1.73	2.31
50	1.90	2.62	1.84	2.38
51	2.09	2.89	1.95	2.57
52	2.28	3.10	2.04	2.69
53	2.51	3.45	2.19	2.91
54	2.75	3.80	2.34	3.13
55	3.03	4.21	2.52	3.34

Nursing Home Waiver of Premium				
Annual Premium per \$1,000				
Issue Age	Male		Female	
	Non-Tob	Tob	Non-Tob	Tob
56	0.36	0.38	0.55	0.56
57	0.42	0.44	0.66	0.67
58	0.52	0.55	0.83	0.84
59	0.58	0.64	0.96	0.97
60	0.64	0.69	1.05	1.06
61	0.71	0.77	1.16	1.17
62	0.85	0.91	1.36	1.37
63	1.07	1.12	1.65	1.67
64	1.21	1.26	1.87	1.88
65	1.33	1.39	2.03	2.05
66	1.49	1.59	2.27	2.30
67	1.79	1.95	2.72	2.76
68	2.24	2.49	3.38	3.43
69	2.56	2.88	3.86	3.92
70	2.81	3.20	4.23	4.35
71	3.16	3.65	4.77	5.04
72	3.83	4.51	5.80	6.36
73	4.81	5.76	7.29	8.28
74	5.50	6.65	8.36	9.68
75	6.03	7.33	9.23	10.79
76	6.76	8.27	10.55	12.44
77	8.12	10.01	13.02	15.54
78	10.10	12.53	16.62	20.02
79	11.51	14.33	19.19	23.22
80	12.54	15.65	21.05	25.48
81	13.95	17.45	23.54	28.40
82	16.48	20.66	27.98	33.53
83	20.09	25.25	34.33	40.87
84	22.57	28.41	38.70	45.91
85	23.75	29.92	40.77	48.31



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/rider specifications and
availability may vary by state.

Form No. 3826-CL (Rev. 11/06)



COLUMBIAN FINANCIAL GROUP