

## Build Your Plan to Fit Your Needs

Because no two families are the same, a one-size-fits-all life insurance plan isn't the right solution for everyone. With a Life's Solutions policy and optional riders, you can customize your coverage to fit *your* needs.

### You can choose to:

- Get the face amount you want, from \$20,000 to \$500,000 (*subject to underwriting*).
- Achieve a reduced paid-up policy in 10 or 20 years.
- Supplement your policy with additional term coverage.
- Have the option to increase your coverage later, regardless of your health.
- Provide term insurance on up to 20 children or grandchildren.
- Provide term insurance on up to 3 additional adults.
- Ensure your premiums will be paid if you become disabled.
- Allow your family to receive an additional benefit if you die by accident.
- Receive part of your policy benefit if you are diagnosed with a critical, chronic or terminal illness.

### Along with all this flexibility, Life's Solutions provides the guaranteed everyone needs:

- **Guaranteed** life insurance protection for life (*provided premiums are paid*)
- **Guaranteed** death benefit amount
- **Guaranteed** cash values
- **Guaranteed** level premiums



**COLUMBIAN MUTUAL**  
LIFE INSURANCE COMPANY  
BINGHAMTON, NEW YORK 13902-1381



**COLUMBIAN LIFE**  
INSURANCE COMPANY  
HOME OFFICE: CHICAGO, IL  
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

**www.cfglife.com**  
**800-423-9765**

Columbian Life Insurance Company is not licensed in every state.

For complete policy and rider terms, please refer to Policy/Rider Form Nos. 1F602-CL, 1H922-CL, 1H923-CL or appropriate state variation. Product/Rider specifications and availability may vary by state.

Form No. 5441CFG



## Insurance solutions for your life



# Life Insurance Solutions For You



## Optional Benefits

### Primary Insured Renewable Level Term Rider

You can get additional coverage with level premiums for 10, 20 or 30 years. You may keep the term coverage in force to age 90 at renewal premiums, or convert the coverage to permanent insurance.

### Guaranteed Purchase Option Rider

You can reserve the option to increase your coverage every three years to age 40 without evidence of insurability, regardless of changes to your health.

### Children's Term Rider

You can provide term coverage on up to 20 children or grandchildren to age 25. The coverage can be converted to permanent insurance between the ages of 22 and 25.



### Other Insured Renewable Level Term Rider

You can provide term coverage on up to three additional insured with level premiums for 10, 20 or 30 years. You may keep the term coverage in force to your age 90 at renewal premiums, or convert the coverage to permanent insurance.

### Waiver of Premium Rider

Your premiums will be waived if you become disabled prior to age 65.

### Accidental Death Benefit Rider

Your death benefit will be doubled, up to \$250,000, if you die by accident while the rider is in force.



## Added Benefits Available At No Additional Premium

Living Benefit Riders are available at no additional premium to protect you in case of serious illness. These riders allow for advance payment of a portion of the death benefit if certain life events occur.\*

### Terminal Illness Rider

Accelerate up to 95% of the policy's death benefit if you are diagnosed with a terminal illness and life expectancy of 12 months or less.

### Critical Illness Rider

Accelerate up to 95% of the policy's death benefit if you are diagnosed with ALS, life-threatening cancer, kidney failure, heart attack, major organ failure or stroke.

### Chronic Illness Rider

Accelerate up to 24% of the policy's death benefit each year, up to 95% in total, if you suffer severe cognitive impairment or become unable to perform two of the six activities of daily living.

\*Living Benefit Riders are not available in CA. Receipt of accelerated benefits may affect eligibility for public assistance programs and may be taxable.

Your health condition and life expectancy will determine the amount you can receive, which will be less than the accelerated amount.



## Life's Solutions Living Benefit Riders Fact Sheet

Living Benefit Riders are available on eligible Life's Solutions policies at no additional premium. The riders allow the policyowner to accelerate a portion of the death benefit for covered conditions while the insured is living.

### *Living Benefit Riders can be a great selling point:*

- They provide an added layer of protection at *no additional premium cost*.
- There are *no restrictions* on how the accelerated benefit payment may be spent.
- They allow the Policyowner to *choose the percentage* to accelerate.
- *Policy premiums are reduced* after acceleration.
- Any *Children's Term or Accidental Death Benefit coverage is not affected* by acceleration.

*For some clients, the availability of Living Benefit Riders is a primary factor in their decision to purchase a policy. If you're not leading your Life's Solutions sales presentation with these riders, you are missing out on a great sales opportunity!*

Rider	Accelerated Benefit - Terminal Illness	Accelerated Benefit - Critical Illness	Accelerated Benefit - Chronic Illness
<b>Availability</b>	Riders can be added at the time of policy issue at all issue ages with all base policy face amounts		
<b>Premium</b>	No additional premium		
<b>Underwriting</b>	No health questions		2 health questions
<b>Disclosure Form</b>	Disclosure Form 5419CFG or state variation must be submitted with application		
<b>Qualifying Event</b>	Terminal illness and life expectancy 12 months or less	<ul style="list-style-type: none"> <li>– Life threatening cancer</li> <li>– ALS</li> <li>– Kidney failure</li> <li>– Heart Attack</li> <li>– Major organ failure</li> <li>– Stroke</li> </ul>	<ul style="list-style-type: none"> <li>– Permanent inability to perform 2 of the 6 activities of daily living</li> <li>– Permanent severe cognitive impairment requiring substantial supervision</li> </ul>
<b>Accelerated Benefit</b>	Up to 95% of eligible death benefit (maximum 24% per year for Chronic Illness) <ul style="list-style-type: none"> <li>– Minimum Acceleration \$5,000</li> <li>– Minimum Residual Face Amount \$5,000</li> <li>– Minimum Payment Amount \$1,000</li> <li>– Administrative Service Fee \$250 (\$100 in FL)</li> </ul>		
<b>Number of Accelerations</b>	One only	Not limited	Not limited
<b>Effect on Policy</b>	The face amount is reduced by the acceleration percentage.		
<b>Effect on Premiums</b>	Premiums are reduced by the acceleration percentage.		
<b>Coverage Period</b>	Riders terminate when the total accelerated amount under all riders equals the maximum accelerated benefit amount. The Terminal Illness Rider will terminate after any accelerated benefit has been paid under the rider.		



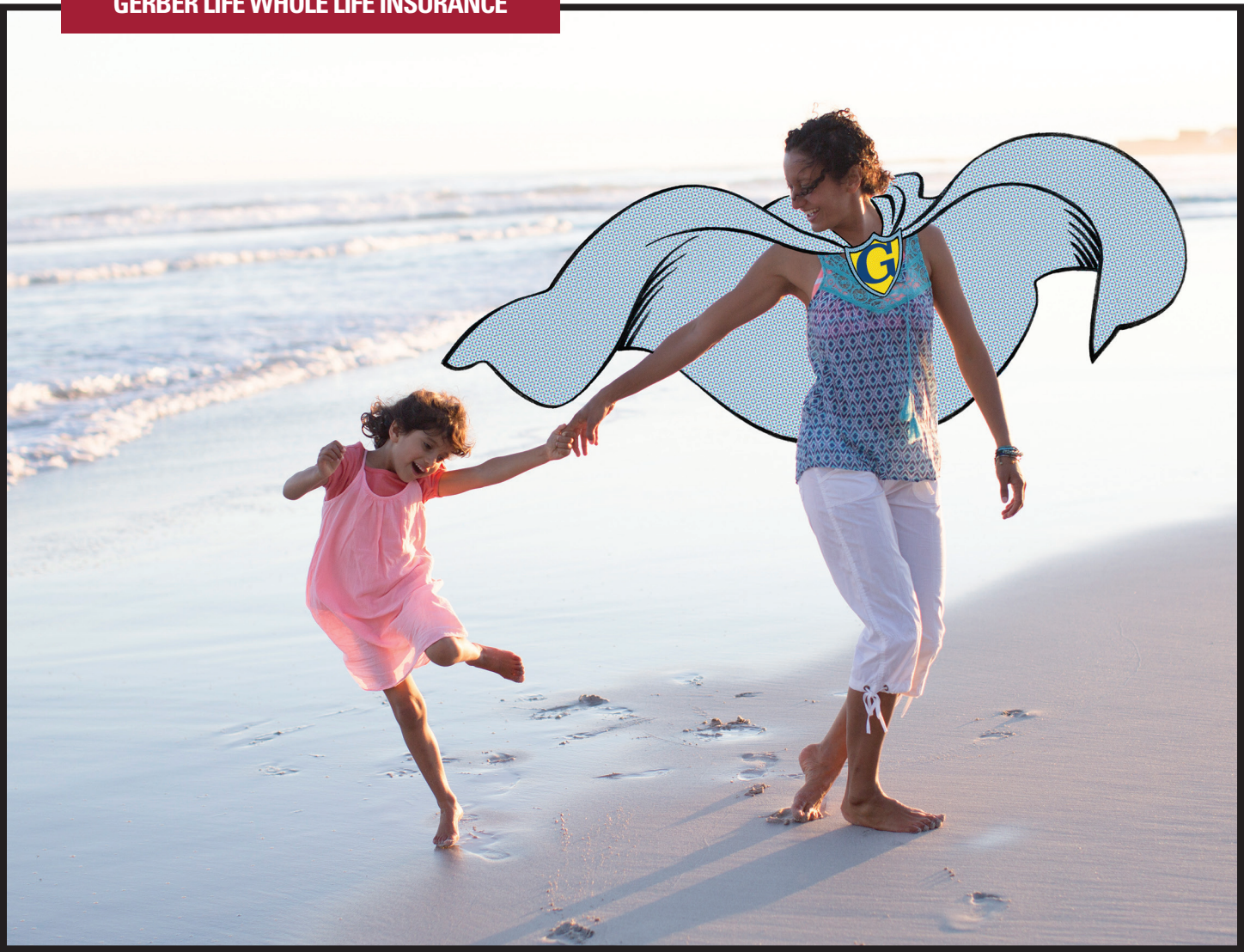
# Life's Solutions Living Benefit Riders

## Important Facts to Remember:

- To apply for the riders, check the appropriate boxes on the application. Living Benefit Rider Disclosure Form No. 5419CFG or state variation must be provided to the Applicant and a signed copy must be submitted with the application.
- There are no additional underwriting requirements for the Terminal or Critical Illness Riders. When applying for the Chronic Illness Rider, the two additional questions on the application must be answered.
- There is no additional premium charge for the riders. A \$250 administrative fee (\$100 in Florida) will be deducted from the accelerated benefit payment if a rider benefit is exercised.
- The amount requested to be accelerated is chosen by the Policyowner, subject to limits.
  - Acceleration must be at least \$5,000 and must allow at least \$5,000 residual face amount.
  - The aggregate maximum for all Acceleration Amounts is 95% of the eligible death benefit of the policy on the date of the first acceleration.
  - Under the Chronic Illness Rider, the maximum amount that may be accelerated in any 12-month period is 24% of the eligible death benefit.
- The amount payable will be less than the acceleration amount. An actuarial discount will be applied, based on the Insured's expected mortality at the time of claim. Some qualifying events can impact the Insured's quality of life without having a material impact on mortality. In this case, the acceleration benefit may be quite small or there may be no benefit payable at all.
- An offer letter detailing the amount payable is mailed to the owner for acceptance or decline.
- Effects of accelerated benefit payment:
  - Policy face amount will reduce by the acceleration percentage, and base policy premium will be reduced accordingly.
  - Waiver of Premium coverage and the associated premiums will reduce due to the reduction in face amount.
  - Any Children's Term Rider coverage or Accidental Death Benefit coverage will not be affected.
- The Terminal Illness Rider will terminate after one accelerated payment under that rider.
- Living Benefit Riders are not long-term care insurance. Receipt of accelerated benefits may be taxable and may affect your client's ability to receive certain government benefits or entitlements. The benefit may be considered an asset in determining eligibility.

For agent use only. Not for use with consumers. This refers to Rider Form Nos. 1H906-CL, 1H907-CL and 1H908-CL or state variation. Product availability and specifications may vary by state. Living Benefit Riders not available in CA.

**Columbian Mutual Life Insurance Company:** Home Office: Binghamton, NY  
**Columbian Life Insurance Company:** Home Office: Chicago, IL • Administrative Service Office: Binghamton, NY  
Columbian Life Insurance Company is not licensed in every state.



## BE A LIFELONG HERO

Is protecting your loved ones your mission? At Gerber Life Insurance Company, we make it easier to protect them for a lifetime, with permanent life insurance coverage that has the added benefit of building cash value.

Gerber Life Whole Life Insurance offers up to \$1,000,000 in life insurance coverage to buyers between 18 and 70 years old. Whether you want to cover your family should anything unexpected happen, accumulate funds to potentially draw on in the future, or provide an income for your loved ones, you can relax knowing you've got a plan in place that provides a guaranteed life insurance benefit to protect your family. Plus, if you're approved for coverage, your premiums are guaranteed to never increase as long as premiums are paid, which means the policy is yours for your entire life.<sup>1</sup> You won't be just saving the day — you'll be saving every day.

***BEING A HERO IS EASY WITH GERBER LIFE.***



**Gerber Life  
Insurance**

<sup>1</sup>Policy will remain in force and premiums are guaranteed not to increase as long as payments are made on time and within the Grace Period specified in the policy.

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

# YOUR HERO'S JOURNEY STARTS HERE — WHOLE LIFE INSURANCE FOR A LIFETIME

Be prepared with a Gerber Life Whole Life Insurance Plan. Designed to give life insurance buyers, like you, a way to provide income for your loved ones and accumulate cash value, it's a great way for you to invest in peace of mind.

## FEATURES & BENEFITS

- **Coverage is permanent and you choose the amount** — U.S. Citizens and permanent legal residents can apply for \$50,000 (age 50 and above must be over \$100,000) up to \$1,000,000 in life insurance protection, and, if approved, coverage lasts a lifetime as long as premiums are paid.<sup>1</sup>
- **Cash value accumulates** — Over the life of the policy, cash value grows. The longer you own the policy, the more cash value your policy accumulates.
- **Your premiums never increase** — Once you select the face amount you need, and if you are approved for coverage, your premiums are guaranteed to never increase for the life of the policy.<sup>1</sup>
- **An Accelerated Death Benefit (ADB) Rider is included at no additional cost** — In the unfortunate event of a terminal diagnosis with a life expectancy of 12 months or less, the ADB Rider allows you to request a one-time advance of up to 50% of the death benefit to help offset costs associated with your illness or for any other reason.<sup>2</sup>
- **Disability Waiver of Premium Rider is available for an additional cost** — Should you become disabled, this Rider frees you from paying premiums during the time of your disability when your income may be reduced, so that you can maintain your coverage (Rider not available in California).

## HOW TO APPLY

**Applying is simple and decisions are made quickly** — Our streamlined application makes the process smooth and easy.

**Underwriting and medical exam requirements depend on age and coverage amounts** — *For applicants under age 51 seeking coverage up to \$300,000*, there are no medical exams or lengthy health questionnaires to fill out, (simplified underwriting), however, you will be required to answer a few questions about your health and your medical history may be considered. For simplified underwriting (no medical exam), decisions are generally made within a minute from the time a digital or telephone application is submitted.<sup>3</sup> *Full underwriting is required for applicants age 51 and over seeking over \$100,000 in coverage, and all applicants seeking coverage amounts over \$300,000.* In these instances, a medical exam is required, which can be arranged at a convenient time and place. When a medical exam is required (full underwriting), decisions are made in a timely manner.

## PUT THE POWER OF GERBER LIFE BEHIND YOU

Since 1967, Gerber Life has been providing life insurance to families, helping them achieve financial security and insurance protection. You can depend on us to put you and your family first. And you can count on a strong and stable company with an "A" (Excellent) rating from A.M. Best.<sup>4</sup> We look forward to helping you and yours. To learn more, please contact your insurance agent.

**Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardians of children.**

<sup>2</sup> The ADB Rider is subject to a minimum of \$10,000 and is included with the issued policy. There is no additional premium cost. The Rider benefits allow for the insured, if diagnosed with a terminal illness, to request a portion of the death benefit while still living. **For applicants in California: This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). Receipt of accelerated death benefits may be taxable.**

<sup>3</sup> In order to provide a decision within a minute, Gerber Life will search databases for prescription history, motor vehicle records and medical information.

<sup>4</sup> In May 2018, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, has awarded Gerber Life an "A" (Excellent) Rating. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Gerber Life Whole Life is available in all states, except New York. Terms, conditions, exclusions and limitations can vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply. If the insured dies by suicide within two years from the Issue Date (one year in ND), the only amount payable will be the premiums paid for the policy, less any debt against the policy.

Policy Form ICC13-HWLP and Policy Form Series HWLP-13. In California: Policy Form HWLP-13-CA. ADB Rider ICC11-ADB-WL and Rider Series ADB-11-WL. In California: ADB-11-WL. Waiver of Premium Rider ICC11-WPB and Rider Series WPB-11. Coverage and benefits are subject to Gerber Life Insurance limits.

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# TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

## Meet Jennifer

"I love my family and want to be sure they're taken care of if I'm not around. I need coverage that's permanent and guaranteed to grow, so that I know it'll be there when it's needed."

### Jennifer's Strategy

#### Bio:

- Age: 37, married with a young daughter
- Attorney, on a partner track at her law firm
- Now finished paying off student loans

#### Goals:

- Financial protection for her family if she dies
- Grow her savings on a tax-deferred basis
- Protect a portion of her assets from market losses
- The option to fully fund her policy sooner as her financial situation gets better

Top of mind for Jennifer is to build financial protection for her family. She also wants to grow her policy's cash value and, because she is in a higher tax bracket, she'd love to do it on a tax-deferred basis. Jennifer hates the risk that comes with the market and wants her cash value protected but still guaranteed to grow every year. She chose TotalSecure because it checks all these boxes for her. She especially likes its premium flexibility, namely the Paid-Up Insurance Option that lets her fully fund the policy on her time line.

Products issued by:

**National Life Insurance Company | Life Insurance Company of the Southwest**

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

## Paid-Up Insurance Today Boosts Jennifer's Cash Value Later

To Jennifer, using TotalSecure's Paid-Up Insurance Option is like paying off student loans or a mortgage early, because it can save (or earn) her more money in the long run. Below, see how Jennifer's cash value is much higher after 30 years when she decides to pay all her premiums 10 years sooner using the Paid-Up Insurance Option.

### Without Paid-Up Option

Jennifer pays for her policy over the typical 30-year period.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$125,500	\$135,219
30	67	\$188,250	<b>\$224,838</b>

### With Paid-Up Option

Jennifer fully funds her policy by the end of the 20th year.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	41	\$31,375	\$15,906
10	46	\$62,750	\$53,923
20	56	\$203,450	\$230,814
30	67	\$203,450	<b>\$298,912</b>

Difference in Cash Value: **\$74,074**

## How TotalSecure Works

### Predictability

- The policy's death benefit can increase year over year.
- Cash values grow tax-deferred, which is helpful when you're in a higher tax bracket.
- Cash values are not impacted by market downturns, so your money is protected.

### Flexible

- The policy's paid-up feature allows you to fully fund your policy now eliminating premium payments later.

### Convenient

- EZ Underwriting and online access to give you policy information when and where you want it.

TotalSecure NL, form series 20536(0918)/ICC18-20536(0918), is underwritten by National Life Insurance Company, Montpelier, Vermont.

TotalSecure, form series 20537(0918)/ICC18-20537(0918), is underwritten by Life Insurance Company of the Southwest, Addison, TX.

This is a hypothetical example and is not the story of an actual client.



# TotalSecure Whole Life Insurance

PREDICTABLE, FLEXIBLE, CONVENIENT

## Meet Bruce

"I've enjoyed a rewarding career, and now I'm ready to focus on my retirement. It's also important to me that my policy is flexible should my finances change and that family is protected after I'm gone."

### Bruce's Strategy

#### Bio:

- Age: 60
- VP of sales, and quickly approaching retirement.
- Has three grown children and five grandchildren he wants to protect.

#### Goals:

- Protection of a portion of his money from market fluctuations.
- Pass on as much wealth to his family as possible.
- Policy flexibility in terms of withdrawals and premium payments.

When he turned 60, Bruce purchased a \$2 million TotalSecure policy to help take care of his family if he dies. He also knew it was an effective financial product to help supplement income in his retirement<sup>1</sup>, which was getting closer.

With a goal to pay off his policy in 10 years, his annual premium was initially \$139,846. Six years in, he had the opportunity to purchase his dream home which changed his monthly cash flow. He didn't want to lose his TotalSecure coverage, but he needed to reduce his premiums.

Products issued by:

**National Life Insurance Company | Life Insurance Company of the Southwest**

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

## Flexible Premiums Adapt to Bruce's Budget

After meeting with his agent, Bruce was able to restructure his policy to keep his \$2 million death benefit intact. His annual premium will be reduced to \$50,000 and his policy will be paid off at age 86. Now, Bruce can enjoy the new home he's always wanted and keep the financial protection he needs.

### Flexible Premium — Before

Bruce first wanted to pay off his policy in 10 years.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$1,398,460	\$1,263,760
20	79	\$1,398,460	\$1,540,600
40	99	\$1,398,460	<b>\$2,000,000</b>

### Flexible Premium — After

Since Bruce was paying more than the minimum premium in order to pay up his policy in 10 years, he had the flexibility to reduce his premium when his financial situation changed.

Policy Year	Age	Cumulative Premium	Net Cash Value
5	64	\$699,230	\$524,395
10	69	\$949,230	\$792,793
20	79	\$1,449,230	\$1,344,533
40	99	\$1,746,895	<b>\$2,000,000</b>

## How TotalSecure Works

### Predictability

- The policy's death benefit can potentially increase year over year, depending on how dividends are applied.<sup>2</sup>
- Cash values grow tax-deferred, which is helpful when you're in a higher tax bracket.
- Cash values are not impacted by market downturns, so your money is protected.

### Flexible

- The policy's paid-up feature allows you to fully fund your policy now eliminating premium payments later.

### Convenient

- EZ Underwriting and online access to give you policy information when and where you want it.

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1. The use of cash value life insurance to supplement retirement income using policy loans and withdrawals assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Reducing the planned premium paid into a policy will limit the ability to take income from the policy using policy loans or withdrawals.
2. Dividends are not guaranteed.