

Full Benefit Plans

Dignified Choice® - Classic Elite and Classic Select

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

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

<u>Ages</u>	<u>Face Amounts</u>
18 - 24	\$5,000 - 25,000
25 - 44	\$5,000 - 35,000
45 - 80	\$2,500 - 35,000
81 - 85	\$2,500 - 25,000

Minimum issue \$5,000 in WA

Available Riders

- Children's Term Insurance Rider
- Accidental Death Benefit Rider
- Accelerated Death Benefit Rider

Classic Elite Underwriting

- All health questions answered "no"
- Doctor seen in past 5 years for ages 60-70
- Prescription history for ages 71+
- Height/weight limits
- MIB check
- Prescription drug check*
- Motor Vehicle Report for ages 18-35

Classic Select Underwriting

- Any Part 3 health question answered "yes"
- Doctor not seen in past 5 years for ages 60-70
- No prescription history for ages 71+
- Height/weight limits
- MIB check
- Prescription drug check
- Motor Vehicle Report for ages 18-35

If the proposed insured has used any form of tobacco or nicotine or smoked marijuana in the past 12 months, tobacco premiums apply for the Classic Elite and Classic Select plans. If marijuana was ingested, tobacco premiums do not apply.

*If applicant is over age 70 and applying for Elite, please provide their current prescription history and the medical condition the medication has been prescribed for in the Special Remarks section of the application. Columbian uses the industry leader, Milliman IntelliScript, to check prescription drug history. If Milliman does not find any prescription history for an applicant age 71+, an additional check will be run through ExamOne. If this check also returns no history, we will attempt to contact the applicant to ask about their prescription drug history. If we are unable to reach the applicant by phone, we will ask Apptical to conduct a telephone interview. If a history can be established through any of these means or on the application, the applicant will not be declined for the Classic Elite plan based on an absence of prescription drug history.

Graded Benefit Plan

Dignified Choice® - Classic Advantage

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

Death Benefit

- Full face amount payable for accidental death in all years.
- Return of premiums plus 6% interest for non-accidental death occurring within the first two policy years.
- Full face amount for death by any cause after the graded benefit period.

Issue Limits

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

<u>Ages</u>	<u>Face Amounts</u>
40 - 85	\$2,500 - 20,000
Issue Ages 50-75 in ME and NY	
Minimum issue \$5,000 in WA	

Available Riders

- Children's Term Insurance Rider (Non Paid-Up version)
- Accelerated Death Benefit Rider (may be added after the graded benefit period)

Underwriting

- Any Part 2 health question answered "yes"
- *Two or more Part 3 questions answered "yes"*
- Height/weight limits
- MIB check
- Prescription drug check

Applicants age 71+ who have not seen a doctor within the past three years are ineligible for any coverage.

Optional Riders

Children's Term Insurance Rider (Grandchild Rider)

The Children's Term Rider provides individual coverage to age 25 on a child, grandchild or great grandchild of the Insured, including natural born children, stepchildren and legally adopted children.

Availability:

- The ***Paid-Up version*** of the rider is available with Classic Elite and Classic Select at the time of policy issue for issue ages 80 or less.
 - The Paid Up version may be converted without evidence of insurability between the ages of 22 and 25 (Early Conversion), on the date rider coverage ends, or on the date of the Primary Insured's death *if the Insured commits suicide within the first two policy years*.
 - If the Insured dies while the rider is in force, the insurance under the rider will remain in force with no further payment of premiums. The other terms of the rider continue to apply. This benefit is not provided if the Insured commits suicide within the first two policy years.
- The ***Non Paid-Up version*** is available with Classic Elite and Classic Select for issue ages 81 and up, with Classic Advantage at all issue ages, and for children added after policy issue.
 - The Non Paid Up version may be converted without evidence of insurability between the ages of 22 and 25 (Early Conversion), on the date rider coverage ends, or on the date of the Primary Insured's death.

Issue ages: Base Insured 18 –85 / Children 15 days – less than 19 years

Minimum Issue: \$2,500

Maximum Issue: \$10,000, not to exceed base policy face amount
(\$15,000 maximum per child for multiple policies)

Maximum Number of Riders per Policy: 20

Accidental Death Benefit Rider (Double Indemnity)

Doubles the death benefit for accidental death of the Insured. Rider coverage is maintained to age 100.

Availability: Available with the Classic Elite and Classic Select Full Benefit plans only.

Issue Ages: 25 – 75

Accelerated Death Benefit Rider

Allows the Policyowner to request a benefit advance when the Insured is diagnosed by a physician as having a terminal condition and a life expectancy of 12 months or less. Rider is available with *no additional premium charge* and remains in force for the duration of the policy.* If the rider is selected, an Accelerated Benefit Disclosure, Form No. 6180-CL or state variation, must be provided to the Applicant and a signed copy must be submitted with the application in states where required.

Availability: Available with Classic Elite and Classic Select Full Benefit at the time of issue, and may be added to a Classic Advantage Graded Benefit policy after the graded benefit period.

Issue Ages: Same as base policy (all ages)

*If an accelerated benefit payment is made, a \$250 administrative fee is deducted from the payment. A lien will be established against the policy death benefit, with lien interest assessed. Regular premium payments as specified in the policy will be required in order to keep the policy in force. Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.