

APPLICATION FOR INDIVIDUAL WHOLE LIFE INSURANCE POLICY

COLUMBIAN LIFE INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: 4704 VESTAL PARKWAY EAST
PO Box 1381, Binghamton, NY 13902-1381
(800) 423-9765 / www.cfglife.com

1. PROPOSED INSURED					
First Name	Middle Initial	Last Name	Social Security No./Green Card No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F	
Date of Birth (MM/DD/YYYY)	Age (Last Birthday)	State (USA) / Country of Birth	Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell ()		
Home Address/Apt. #, Street		City	State	Zip Code	
Answer only for ages 18-35: Do you have a Driver's License? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, please provide your Driver's License No. and State. If NO, please provide details in Section 7 Special Requests / Remarks on Page 3.			Driver's License No.	State	
			WEIGHT _____ lbs.		
			HEIGHT _____ Ft. _____ In.		
2. BENEFICIARY For multiple Primary or Contingent Beneficiaries, provide additional beneficiary information including % share in Section 7 Special Requests/ Remarks on Page 3.					
PRIMARY BENEFICIARY First Name		Middle Initial	Last Name		Relationship to Proposed Insured
Date of Birth (MM/DD/YYYY)	Social Security No./Green Card No.	Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell ()			
Street Address			City	State	Zip Code
CONTINGENT BENEFICIARY First Name		Middle Initial	Last Name		Relationship to Proposed Insured
Date of Birth (MM/DD/YYYY)	Social Security No./Green Card No.	Phone Number: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell ()			
Street Address			City	State	Zip Code
3. POLICY DELIVERY OPTIONS					
DELIVER TO: <input type="checkbox"/> Agent <input type="checkbox"/> Owner					
OWNER (Complete only if Owner is other than Proposed Insured.)					
First Name, Middle Initial, Last Name		Social Security No./Green Card No./Taxpayer Id. No.		Relationship to Proposed Insured	
Mailing Address (If different from Insured)/Apt. #, Street			City	State	
			State	Zip Code	
To designate a Contingent Owner, provide information in Section 7 Special Requests / Remarks on Page 3.					
SECONDARY ADDRESSEE (Complete ONLY if Applicant/Owner is designating a Secondary Addressee/Third Party to receive a copy of notifications of a past due premium and possible lapse in coverage)					
First Name		Middle Initial	Last Name		
Street Address			City	State	
			State	Zip Code	
4. POLICY INFORMATION					
<input type="checkbox"/> Check here if you are willing to accept any plan shown below, for which you qualify based on this application. The insurance for which you qualify may have a return of premium death benefit for the first two (2) years, a face amount less than indicated on this application and riders may not be available. Adjust the face amount to match premium? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Base Plan of Insurance	Amount of Insurance (Face Amount)	Amount Paid with Application (Indicate \$0 if initial premium is to be drafted.)	Amount of Base Modal Premium (Minus Riders)	Automatic Premium Loan (MUST select Yes or No) <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Full Benefit Whole Life - Dignified Choice Classic Elite <input type="checkbox"/> Full Benefit Whole Life - Dignified Choice Classic Select <input type="checkbox"/> Graded Benefit Whole Life - Dignified Choice Classic Advantage	\$ _____	\$ _____	\$ _____		

RIDERS (if available)		
<input type="checkbox"/> Accidental Death Benefit Rider	Premium \$ _____	
<input type="checkbox"/> Accelerated Death Benefit Rider	Premium \$ (No Charge)	
<input type="checkbox"/> Children's Term Insurance Rider	Premium \$ _____	Complete Supplemental Application for Children's Term Insurance Rider
5. HEALTH HISTORY		
Any person who knowingly presents a false statement in an application for life insurance may be guilty of a criminal offense and subject to penalties under state law.		
TOBACCO USE		
1.	Have you used any form of tobacco or nicotine products including cigarettes, cigars, pipes, e-cigarettes, chewing tobacco, snuff, nicotine patches, or nicotine gum in the past twelve (12) months? <input type="checkbox"/> YES <input type="checkbox"/> NO	
2.	Have you smoked marijuana in the past twelve (12) months? <input type="checkbox"/> YES <input type="checkbox"/> NO	
PART 1 (If any question in this section is answered "YES," DO NOT SUBMIT THE APPLICATION)		YES NO
1.	Are you currently hospitalized, confined to a nursing home, hospice, bed, assisted living facility, convalescent home, institutionalized, receiving home health care, or confined to a wheelchair due to illness or disease?.....	<input type="checkbox"/> <input type="checkbox"/>
2.	Have you ever been diagnosed by a member of the medical profession as having or tested positive for Human Immunodeficiency Virus (HIV), or having an Immune Deficiency Disorder, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or have you been diagnosed by a member of the medical profession as having a terminal medical condition that is expected to result in death within the next twelve (12) months?.....	<input type="checkbox"/> <input type="checkbox"/>
3.	Have you ever been recommended by a member of the medical profession for an organ or bone marrow transplant, or ever had a heart, lung, liver or bone marrow transplant, or ever had an amputation due to disease or, within the last twelve (12) months, received kidney dialysis?.....	<input type="checkbox"/> <input type="checkbox"/>
4.	Are you awaiting a diagnosis or test result, or been advised by a member of the medical profession to have a surgical operation, a diagnostic test (except for HIV) other than for routine screening, that has not been completed?.....	<input type="checkbox"/> <input type="checkbox"/>
5.	Have you ever been diagnosed by a member of the medical profession with, or received treatment for: mental retardation, Down's Syndrome, cerebral palsy, muscular dystrophy, spina bifida, cystic fibrosis, sickle cell anemia, or Huntington's Disease?.....	<input type="checkbox"/> <input type="checkbox"/>
6.	Have you ever been diagnosed or treated (including taking medication) by a member of the medical profession with congestive heart failure, Alzheimer's disease, dementia or Lou Gehrig's disease (ALS), or received a cardiac defibrillator implant (except pacemaker implant)?.....	<input type="checkbox"/> <input type="checkbox"/>
7.	During the last twenty-four (24) months, have you been diagnosed or treated (including taking medication) by a member of the medical profession for any form of cancer, including, leukemia, melanoma or any other internal cancer (other than basal cell skin cancer)?.....	<input type="checkbox"/> <input type="checkbox"/>
8.	During the last six (6) months have you been diagnosed by a member of the medical profession as having a heart attack?.....	<input type="checkbox"/> <input type="checkbox"/>
PART 2 (If any question in this section is answered "YES," the Proposed Insured will be considered for the Classic Advantage Graded Benefit plan.)		YES NO
1.	Have you ever been diagnosed, treated (including taking medication), tested positive for, or been advised by a member of the medical profession to seek treatment for chronic obstructive pulmonary disease (COPD), chronic bronchitis, emphysema, black lung disease, chronic respiratory disorder (excluding asthma or sleep apnea), or used oxygen to assist with breathing (except for sleep apnea)?.....	<input type="checkbox"/> <input type="checkbox"/>
2.	During the last thirty-six (36) months, have you been diagnosed or received treatment (including taking medication) by a member of the medical profession for:	
	a. Kidney disease, kidney failure, liver disease, chronic hepatitis, drug or alcohol abuse or dependency, sarcoidosis or Systemic Lupus?	<input type="checkbox"/> <input type="checkbox"/>
	b. Multiple Sclerosis, Parkinson's Disease, schizophrenia, or brain tumor?.....	<input type="checkbox"/> <input type="checkbox"/>
3.	In the past twenty-four (24) months, have you been hospitalized or institutionalized for a mental or nervous disorder?.....	<input type="checkbox"/> <input type="checkbox"/>
4.	In the past thirty-six (36) months, have you:	
	a. Been on probation, parole, been convicted of, or pled guilty to, any crime or to possession or distribution of drugs or any other illegal substance?.....	<input type="checkbox"/> <input type="checkbox"/>
	b. Been convicted of three (3) or more moving violations, or been convicted of driving under the influence of alcohol or drugs?.....	<input type="checkbox"/> <input type="checkbox"/>
5.	During the last twenty-four (24) months, have you been diagnosed by a member of the medical profession as having: A stroke (including TIA), aneurysm, enlarged heart, angina, peripheral vascular disease, pacemaker implant, stent, angioplasty, bypass surgery, or any procedure to improve the circulation to the brain?.....	<input type="checkbox"/> <input type="checkbox"/>
6.	During the last thirty-six (36) months, have you:	
	a. been diagnosed by a member of the medical profession as having complications of diabetes, including insulin shock, or diabetic coma, or diabetes not under control with current treatment?.....	<input type="checkbox"/> <input type="checkbox"/>
	b. been diagnosed by a member of the medical profession as having complications of diabetes, including Retinopathy (eye), Nephropathy (kidney), or Neuropathy (nerve, circulatory), or have you used insulin for the treatment of diabetes prior to age 50?.....	<input type="checkbox"/> <input type="checkbox"/>
7.	During the last seven to twenty-four (7-24) months have you been diagnosed by a member of the medical profession as having a heart attack?.....	<input type="checkbox"/> <input type="checkbox"/>
PART 3 (If any question in this section is answered "YES," the Proposed Insured will be considered for the Classic Select Full Benefit Plan. If two or more questions are answered "YES," the Proposed Insured will be considered for the Classic Advantage Graded Benefit plan.) If all questions in all sections are answered "NO," the Proposed Insured will be considered for the Classic Elite Full Benefit plan.		YES NO
1.	In the past five (5) years, have you been diagnosed, treated (including taking medication), tested positive for, or been advised by a member of the medical profession to seek treatment for cancer, leukemia, melanoma, or any other internal cancer (except basal cell carcinoma)?.....	<input type="checkbox"/> <input type="checkbox"/>
2.	Have you ever been diagnosed, treated (including taking medication), tested positive for, or been advised by a member of the medical profession to seek treatment for atrial fibrillation?.....	<input type="checkbox"/> <input type="checkbox"/>
3.	Are you currently requiring the assistance of another person in performing any ADL's (Activities of Daily Living) including eating, bathing, dressing, toileting, continence, transferring in and out of a bed or chair, or taking medications?.....	<input type="checkbox"/> <input type="checkbox"/>

PART 4 Please provide the following details for your most recent consultation with a physician or medical facility.

<u>Date of last visit</u>	<u>Name & Address of Physician or Medical Facility</u>	<u>Reason Consulted</u>	<u>Treatment / Diagnosis</u>
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6. REPLACEMENT:

Does any Proposed Insured have any existing life insurance or annuities?	<input type="checkbox"/>	<input type="checkbox"/>
Is this application for insurance intended to replace any life insurance or annuities now in force?	<input type="checkbox"/>	<input type="checkbox"/>
<i>(If "YES," submit any special forms required by the state in which the application is signed.)</i>		

7. SPECIAL REQUESTS / REMARKS / CONTINGENT OWNER DESIGNATION / ADDITIONAL BENEFICIARY INFORMATION

8. CONDITIONS RELATING TO THE APPLICATION:

I have read the questions and answers in all parts of this application and agree that they are complete and true to the best of my knowledge and belief. I agree that this application shall form a part of any policy issued. I understand and agree that no agent has the authority to waive a complete answer to any question in the application, pass on insurability, make or alter any contract, or waive any of the Company's other rights or requirements; that any policy applied for shall not take effect (except as provided in the Conditional Receipt bearing the same number as this application) unless and until the policy has been issued and delivered and the full first premium, according to the mode of payment selected by the applicant (as permitted by the Company) and stipulated in the policy, has been paid and accepted by the Company during the lifetime and condition of health of the Proposed Insured as stated in the application.

9. AUTHORIZATION & ACKNOWLEDGMENT:

I authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy benefit manager, other medical or medically related facility, insurance company, MIB, Inc., consumer reporting agency, or other organization, institution or person that has any records or knowledge of me or any proposed insured, to give any such information to Columbian Life Insurance Company ("the Company") or its reinsurers for underwriting or claims purposes. This authorization also includes information about drugs, alcoholism, prescription drug records, or any other medical history information. To facilitate rapid submission of such information, I authorize all said sources, except MIB, to give such records or knowledge to any agency employed by the Company to collect and transmit such information. **I understand** my information may be subject to redisclosure to a third party and may no longer be protected by federal privacy laws. **I authorize** Columbian Life Insurance Company, or its reinsurers, to make a brief report of my personal health information to MIB. **I understand** a telephone interview may be necessary to verify or supplement information given to the Company on this application. This interview may be made from the Administrative Service Office or from a consumer-reporting agency by a trained interviewer acting on the Company's behalf. A photocopy of this form will be as valid as the original; this authorization will be valid for two (2) years from the date shown below, or the time limit permitted by applicable law in the state where the policy is delivered or issued for delivery. You may revoke this authorization by contacting us at PO Box 1381 Binghamton, NY 13902-1381 however, we retain the right to use any information obtained under your authorization prior to your revocation. **I have read and understand** the Conditions Relating to the Application and the Authorization & Acknowledgment. **I acknowledge** receipt and review of the Information Practices Relating to Underwriting Your Application. **I have read and understand the fraud warning in Section 5 of this application.**

_____ **X** _____
Date of Application Signature of Proposed Insured (Date)

_____ **X** _____
Signed At (City, State) Signature of Owner (If other than Insured) (Date)

10. REPORT OF LICENSED AGENT:

Does any Proposed Insured have any existing life insurance or annuities?.....	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Is this insurance intended to replace, in whole or part, any life insurance or annuities?.....	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
<i>(If "YES," submit any special forms required by the state in which the application is signed.)</i>				
Is the agent related to the Proposed Insured or Owner? If "YES," please provide relationship _____	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO

I hereby affirm that I personally solicited and completed this application and all answers given above are true and correct to the best of my knowledge. The application was signed in my presence.

_____ **X** _____
Name of Licensed Agent (Print) Signature of Licensed Agent (required) (Date)

_____ Agent Number _____ % of Commission (Enter 100% if you are NOT splitting commission)

_____ Agent Number _____ % of Commission (Amount of 1st and 2nd Agent must equal 100%)

PAYMENT INFORMATION & AUTHORIZATION (The premium quoted may change following underwriting review.)

PAYOR IS: PROPOSED INSURED OWNER (if other than Proposed Insured) OTHER

OTHER PAYOR (Complete only if the Payor is NOT the Proposed Insured or Owner)

First Name _____ Middle Initial _____ Last Name or Company Name if the Payor is a Corporation _____ Relationship to Proposed Insured _____

Mailing Address (Apt. #, Street) _____ City _____ State _____ Zip Code _____

Home Phone: _____ Cell Phone: _____ Email: _____

REQUESTED EFFECTIVE DATE:
(Use only for backdating. Initial premium amount must include back premiums to requested effective date.)

PAYMENT FREQUENCY: Monthly (not available for direct bill) Quarterly Semi-Annual Annual

INITIAL PREMIUM:

Amount of Initial Premium: \$ _____

Draft initial premium from the account below at a future date. **The first draft must be within 35 days of the application date. If you select an initial premium draft date in the future, you will not have potential coverage until that date under the Conditional Receipt. Insurance age will be calculated as of the date the premium is drafted**

Immediate Draft - Draft initial premium upon receipt of the application at Columbian's office, from the account below. **Please note that your bank account may be debited the same day your agent submits this application.**

Check, cashier's check or money order. By signing below, you authorize the Company to initiate an electronic funds transfer from your bank account if payment is made by check. **Please note that your bank account may be debited the same day your agent submits this authorization.**

Agent, complete the Conditional Receipt only if premium is paid by immediate draft or by check, cashier's check, or money order

SUBSEQUENT PREMIUM PAYMENTS MADE BY:

Direct Bill (Not available for monthly payment mode) Electronic Funds Transfer (Select option below)

Choose a specific day (1st -28th)

OR

Choose a specific week and day of the month

_____ Ongoing Premium Draft Day

Select Week: 1st Week 2nd Week 3rd Week 4th Week

Select Day: Monday Tuesday Wednesday Thursday Friday

beginning in the month of _____.

BANK ACCOUNT AUTHORIZATION (Complete if initial premium or ongoing premiums will be drafted from an account)

I authorize the payment of debits drawn on my account payable to Columbian Life Insurance Company, provided there are sufficient funds in the account. I agree that if any such debit be dishonored the Company shall be under no liability in the event the dishonored debit results in forfeiture of insurance.

SOCIAL SECURITY BENEFIT AUTHORIZATION: If checked, I authorize the Company to adjust the date of withdrawal from my bank account to match my Social Security Benefit deposit.

Any requirement for giving notice of premiums due shall be waived as long as this Electronic Funds Transfer plan is in effect. No premium shall be deemed to have been paid until the Company receives actual payment. The use of this plan shall in no way change the provisions of the policy with respect to the termination of such policy upon nonpayment of the premium due.

This plan shall continue in effect until terminated by the Company or by me by thirty days written notice to the other party. The Company may terminate the EFT plan if any check or electronic fund transfer is not paid on presentation. Upon termination of the Electronic Funds Transfer plan, premiums due under the policy after such termination shall be payable directly to the Company at the minimum modal premium available at the time.

Financial Institution _____ Checking (*Attach Voided check if available*) Savings

Transit / Routing Number (must have 9 digits)

Account Number (may have up to 17 digits)

I have read and understand the above statements in bold regarding the timing for the initial premium to be drawn from my account. I hereby acknowledge that the Company is not responsible to reimburse me if my account has insufficient funds and overdraft fees are charged by the bank.

_____ Name of Bank Account Holder

_____ Date

_____ Authorized Signature as it appears on Bank Records

INFORMATION PRACTICES RELATING TO UNDERWRITING YOUR APPLICATION

Thank you for choosing insurance from Columbian Life Insurance Company. This Notice is given to you at the time you apply for life or health insurance to tell you about the kinds of information we may obtain in connection with your application. **We will treat all personal information about you as confidential.**

INVESTIGATIVE CONSUMER REPORT

We may obtain an investigative consumer report and may tell the consumer reporting agency the amount and type of your coverage. The report may contain data about your identity, age, residence, past and present job (including work duties), economic conditions, driving record, personal and business reputation in the community and mode of living, but will not include any information relating directly or indirectly to sexual orientation.

IDENTIFICATION

To obtain the data described above, the insurer may give my name, address and date and place of birth to the above persons or organizations.

ACCESS TO INFORMATION

You may request, in writing, to receive information from Columbian Life Insurance Company about the nature and scope of an investigative consumer report. Within five (5) business days of receipt of a written request, we will provide you with the name, address and phone number of any agency we ask to prepare such a report. By contacting the investigative agency, you may inspect or receive a copy of such report.

WHERE TO WRITE US

You have a right of access and correction with respect to this information. If you wish a more detailed explanation of our information practices, please send your written request to Underwriting Department, Columbian Life Insurance Company, PO Box 1381 Binghamton, NY 13902-1381.

MIB, INC. PRE-NOTICE

MIB, Inc. is a not-for-profit membership organization of life insurance companies. The MIB provides an information exchange for its members. It maintains information of underwriting significance on policyholders and applicants as furnished to it by member companies. Such information is available only to member companies and only when such company has an authorization signed by you to request such information.

We use the MIB to check information of underwriting significance, but only as a guide to identify areas about which we might need additional information before reaching a final underwriting decision. Columbian Life does not rely, in whole or in part, on an MIB report in making a final underwriting decision.

We make a brief report to the MIB on those individuals about whom we have information about underwriting significance. We will not report what action we have taken on your application. The MIB, on request, supplies other member companies with information in its files if an application for life or health insurance, or a claim for benefits, is submitted to such company. MIB rules require that a member company have our authorization before requesting information about you.

If you question the accuracy of information in the MIB file, you may contact MIB, Inc. and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the information office of MIB, Inc. is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, Telephone Number (866) 692-6901. MIB's website is www.mib.com.

CONDITIONAL RECEIPT

Complete Only When Payment Received

ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO COLUMBIAN LIFE INSURANCE COMPANY.
DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

Received from (Print) _____, the sum of _____ on the life of (Proposed Insured) _____. Columbian Life Insurance Company ("the Company") accepts this payment in connection with your application for insurance and, subject to the terms and conditions of this Conditional Receipt and subject to all the terms and conditions of the policy applied for, agrees to provide coverage under the following conditions:

EFFECTIVE DATE OF COVERAGE: Provided that each of the conditions below is satisfied, coverage under this Conditional Receipt will begin on the later of the Underwriting Date (as defined below) or the specific policy date requested on the application. The Underwriting Date is the later of (1) the date of the application; or (2) the date all underwriting requirements, as required by the Company's underwriting rules, are completed.

CONDITIONS: Insurance coverage under this Conditional Receipt will begin on the Effective Date (as defined above) only if, on that date, all of the following criteria are met:

- (1) You had paid the full first modal premium on the policy applied for; and
- (2) All Proposed Insureds were insurable at standard rates on the date of the application; and
- (3) The Company is able to issue the policy as applied for; and
- (4) The amount of insurance applied for, with respect to any Proposed Insured, is not in excess of \$50,000.

TERMINATION OF COVERAGE: Any insurance provided under this Conditional Receipt will terminate: (1) Immediately, if the Company refunds your payment or your check was not honored by your Bank; or (2) The date coverage under the policy applied for becomes effective; or (3) Ninety (90) days after the date of the application.

Date X _____
Signature of Licensed Agent

**IMPORTANT NOTICE TO THE AGENT: DO NOT SIGN THE CONDITIONAL RECEIPT
UNLESS PREMIUM IS TAKEN WITH THE APPLICATION.**

Important Disclosures **Accelerated Benefit Rider**

This briefly describes the provisions of the Accelerated Benefit Rider. Consult your rider for specific information. Please read your policy and rider carefully.

The Accelerated Benefit Rider allows you to elect to receive an advance on the death benefit of the policy when the Insured is diagnosed as having a non-correctable terminal illness which, in the best medical judgment of a physician, will result in the death of the insured within twelve (12) months from the date of the diagnosis. Diagnosis must be made during the time the rider and the policy are in force.

The Accelerated Benefit is equal to fifty percent (50%) of the insured's base policy death benefit. We will pay this amount less any loan (and unpaid loan interest) on the policy, any due and unpaid premium, and an Administrative Service Fee of \$250.00. The policy loan and unpaid loan interest will be repaid. There will be no change in premiums. Regular premium payments as specified in the policy will be required in order to keep the policy in force. We will establish a lien against the death benefit of the policy equal to the amount of the Accelerated Benefit, plus accrued interest at the Accelerated Benefit interest rates. At the death of the insured, we will deduct the lien from the death benefit of the policy. If the Policy has a Surrender Value, the total amount of the lien and any policy loans and loan or lien interest will be deducted from the Surrender Value of the policy. If the total of all liens, loans and loan interest equals or exceeds the death benefit of the Policy, the Policy will terminate.

IF AN ACCELERATED BENEFIT IS PAID THE POLICY DEATH BENEFIT AND SURRENDER VALUE WILL BE REDUCED. RECEIPT OF ACCELERATED BENEFITS MAY BE TAXABLE. YOU SHOULD CONSULT YOUR PERSONAL TAX ADVISOR TO DETERMINE THE CURRENT TAX CONSEQUENCES PRIOR TO MAKING ANY ELECTION.

The rider may affect your ability to receive certain government benefits or entitlements. The Accelerated Benefit may be considered an asset in determining eligibility. You should contact your local Medicaid Unit and the Social Security Administration for more information.

The Accelerated Benefit Rider is not long-term care insurance and does not provide long-term care benefits.

There is no premium charge for the rider; however, there is a \$250 Administrative Service Fee for processing an Accelerated Benefit payment.

I hereby acknowledge that I have received a copy of this statement. I understand that there is no premium charge for the rider, but there will be a \$250 Administrative Service Fee for processing an Accelerated Benefit payment. I understand that the rider may affect my ability to receive certain government benefits or entitlements and that receipt of an Accelerated Benefit may be taxable.

Signature of Applicant/Owner

Date

Printed Name of Applicant/Owner

Social Security Number

Signature of Licensed Agent

License No.

Date

Important Disclosures **Accelerated Benefit Rider**

This briefly describes the provisions of the Accelerated Benefit Rider. Consult your rider for specific information. Please read your policy and rider carefully.

The Accelerated Benefit Rider allows you to elect to receive an advance on the death benefit of the policy when the Insured is diagnosed as having a non-correctable terminal illness which, in the best medical judgment of a physician, will result in the death of the insured within twelve (12) months from the date of the diagnosis. Diagnosis must be made during the time the rider and the policy are in force.

The Accelerated Benefit is equal to fifty percent (50%) of the insured's base policy death benefit. We will pay this amount less any loan (and unpaid loan interest) on the policy, any due and unpaid premium, and an Administrative Service Fee of \$250.00. The policy loan and unpaid loan interest will be repaid. There will be no change in premiums. Regular premium payments as specified in the policy will be required in order to keep the policy in force. We will establish a lien against the death benefit of the policy equal to the amount of the Accelerated Benefit, plus accrued interest at the Accelerated Benefit interest rates. At the death of the insured, we will deduct the lien from the death benefit of the policy. If the Policy has a Surrender Value, the total amount of the lien and any policy loans and loan or lien interest will be deducted from the Surrender Value of the policy. If the total of all liens, loans and loan interest equals or exceeds the death benefit of the Policy, the Policy will terminate.

IF AN ACCELERATED BENEFIT IS PAID THE POLICY DEATH BENEFIT AND SURRENDER VALUE WILL BE REDUCED. RECEIPT OF ACCELERATED BENEFITS MAY BE TAXABLE. YOU SHOULD CONSULT YOUR PERSONAL TAX ADVISOR TO DETERMINE THE CURRENT TAX CONSEQUENCES PRIOR TO MAKING ANY ELECTION.

The rider may affect your ability to receive certain government benefits or entitlements. The Accelerated Benefit may be considered an asset in determining eligibility. You should contact your local Medicaid Unit and the Social Security Administration for more information.

The Accelerated Benefit Rider is not long-term care insurance and does not provide long-term care benefits.

There is no premium charge for the rider; however, there is a \$250 Administrative Service Fee for processing an Accelerated Benefit payment.

I hereby acknowledge that I have received a copy of this statement. I understand that there is no premium charge for the rider, but there will be a \$250 Administrative Service Fee for processing an Accelerated Benefit payment. I understand that the rider may affect my ability to receive certain government benefits or entitlements and that receipt of an Accelerated Benefit may be taxable.

Signature of Applicant/Owner

Date

Printed Name of Applicant/Owner

Social Security Number

Signature of Licensed Agent

License No.

Date

**SUPPLEMENTAL
APPLICATION FOR
INDIVIDUAL CHILDREN'S
TERM INSURANCE RIDER**

COLUMBIAN LIFE INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: PO Box 1381, Binghamton, NY 13902-1381

This application supplements Application Form No. _____, dated _____.

CHILDREN'S TERM INSURANCE RIDER NUMBER OF UNITS APPLIED FOR: _____

You can apply for coverage on a maximum of 20 children as defined below.

Please attach a 2nd Supplemental Application for Children's Term Insurance to list more than 10 Proposed Insured children.

1. CHILDREN PROPOSED FOR INSURANCE

Name natural born children, stepchildren, legally adopted children, grandchildren, step grandchildren, legally adopted grandchildren, great grandchildren, step great grandchildren and legally adopted great grandchildren proposed for insurance. Insurance will not be provided on newborn children less than 15 days of age or children that are not US citizens.

Full Name of Proposed Insured Child	Address and Telephone Number	Date of Birth MM/DD/YYYY	Age Last Birthday	Social Security No.
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

2. BENEFICIARY If a trust, give Trustee Name, Trust Name & Trust Date. Each child rider may have a different Beneficiary. If no Beneficiary is named for any child, the Beneficiary will be the Insured of the base policy. Attach a separate sheet for additional beneficiaries.

Primary Beneficiary Designation (Full name and address) For Child Rider #__ (Write All if this beneficiary shall apply to all Child Riders.)	Relationship to Insured	Social Security No.
	Telephone Number	Date of Birth
Contingent Beneficiary Designation (Full name and address) For Child Rider #__ (Write All if this beneficiary shall apply to all Child Riders.)	Relationship to Insured	Social Security No.
	Telephone Number	Date of Birth

3. HEALTH HISTORY **YES NO**

1. Has any child proposed for insurance ever been diagnosed or treated by a member of the medical profession for an Immune Deficiency Disorder, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or has any Proposed Insured Child tested positive for Human Immunodeficiency Virus (HIV)?.....	<input type="checkbox"/>	<input type="checkbox"/>
2. Has any child proposed for insurance ever used or received treatment, advice or counseling from a physician or other practitioner relating to the usage of alcohol, heroin, cocaine, narcotics, hallucinogens, tranquilizers, barbiturates, amphetamines, or other similar drugs except as prescribed by a physician?.....	<input type="checkbox"/>	<input type="checkbox"/>
3. Has any child proposed for insurance ever been diagnosed or treated (including taking medication) by a member of the medical profession for high blood pressure, heart or circulatory disorder, cancer, mental disorder, mental retardation, Down's Syndrome, muscular dystrophy, spina bifida, cystic fibrosis, kidney or liver disease, diabetes, sickle cell anemia, seizures, cerebral palsy, paralysis, had or been recommended for an organ transplant or been hospitalized for asthma or any respiratory disorder in the past twelve (12) months?.....	<input type="checkbox"/>	<input type="checkbox"/>

If any of these questions are answered "YES" that child will be excluded from coverage. Please list the children for which "YES" answers were given:

4. ACKNOWLEDGEMENT & SIGNATURES

I declare and represent that the foregoing statements and answers have been correctly recorded and that they are full, complete and true to the best of my knowledge and belief and shall constitute a part of the application.

_____ X _____
Date Signature of Primary Insured

_____ X _____
Date Signature of Licensed Agent Agent Number

**NOTICE TO APPLICANTS
REGARDING REPLACEMENT
OF LIFE INSURANCE**

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY • HOME OFFICE: BINGHAMTON, NY
COLUMBIAN LIFE INSURANCE COMPANY • HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICES:
VESTAL PARKWAY EAST • PO BOX 1381 • BINGHAMTON, NY 13902-1381
507 PLUM STREET • PO BOX 1056 • SYRACUSE, NY 13201-1056
655 ENGINEERING DR STE 300 • PO BOX 4850 • NORCROSS, GA 30091-4850

THIS NOTICE IS FOR YOUR PROTECTION AND IS REQUIRED BY REGULATIONS OF THE MICHIGAN COMMISSIONER OF INSURANCE. PLEASE READ IT CAREFULLY.

Dropping or changing your existing life insurance to replace it with a new life insurance policy may be disadvantageous because:

A company can deny a claim during the first two years if it can be shown that you withheld information from your application which was important to the decision of whether to insure you. This is called the "CONTESTABLE PERIOD." If you drop or change policies, you may have to go through the two year period again.

You may pay HIGHER RATES for identical coverage because of your age. Life insurance rates go up as you get older.

BEFORE YOU DROP, CHANGE OR CASH IN YOUR PRESENT INSURANCE and apply for new insurance, you should:

1. Compare the policy BENEFITS and OPTIONS. The agent is required by law to provide you with all pertinent facts of the change and the insurance company you are considering must notify the company that issued your existing policy.
2. Be aware that you may be required to provide EVIDENCE OF INSURABILITY. If your health condition has changed since the application was taken on your present policy, you may be required to pay additional premiums under the new policy or be denied coverage.
3. Compare the LOAN INTEREST RATE. The interest rate for new policies is probably higher than for the existing policy. Therefore, you will pay more than when you want to borrow the cash value. If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including unpaid interest, will be deducted from the benefits of your existing policy.
4. Find out if the existing policy and/or the proposed policy offers DIVIDENDS OR EXCESS INTEREST. Dividends or excess interest can have a significant impact on net policy cost. Remember that no company can guarantee the amount of dividends it will pay in the future, nor can excess interest projections be presented as to imply a guarantee.
5. CONTACT THE AGENT OF YOUR PRESENT COMPANY. Your present company can often make changes in your existing insurance on terms which are more favorable to you than can another company.
6. Find out if there are income or estate tax consequences if you drop or change your present policy.

You should not drop or change your existing life insurance coverage until after you have been issued the new policy, examined it and found it to be acceptable to you. REMEMBER YOU HAVE TEN DAYS AFTER RECEIPT OF THE POLICY TO CANCEL AND OBTAIN A FULL REFUND.

Applicant's Signature

INFORMATION STATEMENT

THE LIFE INSURANCE I INTEND TO PURCHASE FROM _____ INSURANCE COMPANY MAY REPLACE OR ALTER EXISTING LIFE INSURANCE.

The following policy(ies) may be replaced as a result of this transaction:

<u>Insurer as it appears on the policy</u>	<u>Insured as it appears on the policy</u>	<u>Policy Number</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The proposed policy is:

_____	\$ _____	
Type of Policy - Generic Name	Face Amount	
_____	_____	
Signature of Applicant	Date	
_____	_____	
Address of Applicant	City	State

I certify that this form and the Notice to Applicants Regarding Replacement of Life Insurance were given to and signed by

(Applicant - Please Print or Type)

prior to taking an application and that I am leaving a signed copy for the applicant.

_____	_____	
Agent's Signature	Date	
_____	_____	
Address	City	State