



Have you been searching for whole life insurance coverage but having trouble qualifying due to medical issues?

With Columbian's Guaranteed Issue Whole Life insurance, you may still be eligible for lifetime coverage.

There are no health questions and no medical exam. Your premiums will never increase, your policy benefit will never decrease, and your policy will never be canceled as long as your premium payments are kept current.



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

Product specifications and availability may vary by state. For complete terms, refer to Policy Form No. 2F401 or state variation.

For consumer use.
Form No. 2565

Guaranteed Issue

Whole Life

***If you are age 50 - 75,
you may qualify for up to***

\$25,000

***of whole life insurance
with no health questions
and no medical exam!***



Easy to Apply!

Easy to Qualify!

Columbian's Guaranteed Issue Whole Life Insurance is designed for people who find it difficult to purchase life insurance due to the underwriting requirements associated with many policies. We know how important it is for you to protect your family, especially if you have health concerns.



With Guaranteed Issue Whole Life, you won't need to spend your time answering difficult health questions or getting a medical exam. Your policy will be issued quickly and easily, and then you can get on with life, knowing that your loved ones are protected.

■ **Issue Ages: 50 - 75**

■ **Issue Amounts: \$2,500 - \$25,000**

■ **No Health Questions**

■ **Guaranteed Rates**

■ **Lifetime Coverage**

As long as premiums are paid

■ **Return of Premiums plus interest for non-accidental death within the first three years**

■ **Full Death Benefit for death occurring after the third year**

■ **Full Death Benefit for accidental death occurring in any year**

Let Columbian take care of your life insurance so you can get on with living your life!

If your agent does not see you in person at the time of application, a representative will call you for a brief telephone interview after the application is received by the Company.

This policy is not intended for individuals who are terminally ill, abuse intravenous drugs, or are confined at home or confined to an assisted living facility, hospital, hospice, clinic, nursing home or convalescent home.

The policy pays a return of premiums plus 6% interest for non-accidental death within the first three years.

The full face amount benefit is payable for accidental death in any year or for death by any cause after the three-year graded benefit period (provided premiums are paid).

