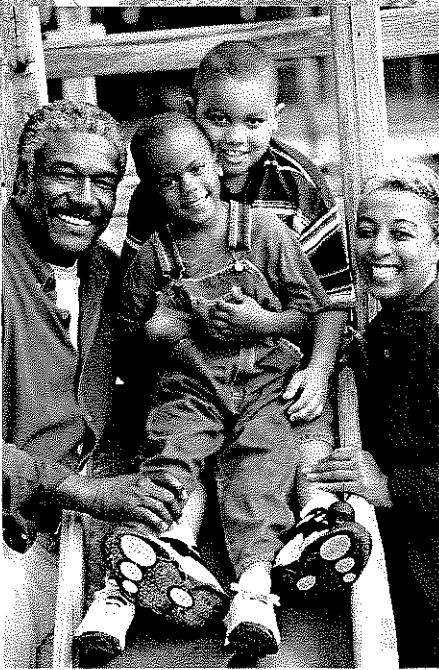
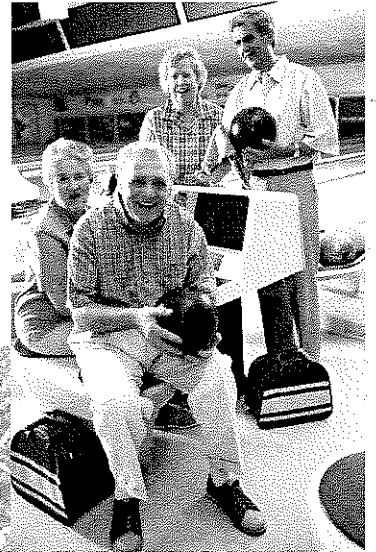
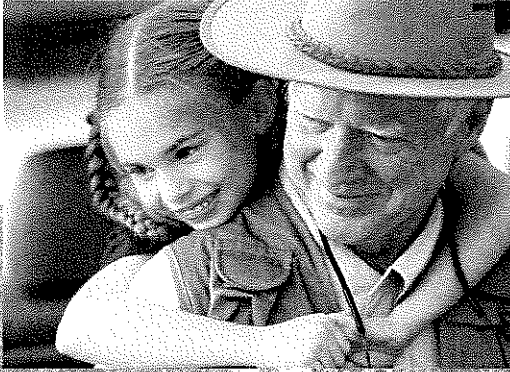


*Today's Choice ...
Tomorrow's Peace of Mind*



*A legacy of love that
will never be forgotten.*



**COLUMBIAN LIFE
INSURANCE COMPANY**

*Dignified Choice®-
Classic Series*

Your legacy is the gift you leave to your family.

You want to leave your loved ones many things - cherished memories, treasured family heirlooms, and the financial security to achieve the goals you've planned together.

One thing you will not want to leave your family is the burden of outstanding debts from final expenses.

As difficult as it is to think about your own funeral now, imagine the burden your loved ones might bear if funds are not available for your final expenses. According to the Federal Trade Commission, funerals are among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, costs about \$6,000, however, additional items such as flowers and limousines can add thousands, causing many funerals to run well over \$10,000. (From the Federal Trade Commission's 'Facts for Consumers, Funerals: A Consumer Guide - January 2005.)



Final Expenses usually include more than just funeral costs. Consider all of the expenses your family may be faced with:

Medical Expenses	\$ _____	Transportation	\$ _____	Perpetual Care	\$ _____
Funeral Home Services	\$ _____	Pastoral Services	\$ _____	Legal / Probate	\$ _____
Casket	\$ _____	Cemetery Plot	\$ _____	Taxes	\$ _____
Outer Burial Container	\$ _____	Grave Opening / Closing	\$ _____	Cash Needs	\$ _____
Flowers	\$ _____	Marker / Monument	\$ _____	Other	\$ _____
Music	\$ _____			Total:	\$ _____

Give yourself and your family a lasting gift - peace of mind.

Although thinking about your final expenses may be difficult, making arrangements to cover those expenses is not. Columbian Life Insurance Company's Dignified Choice® Classic insurance plans offer an uncomplicated way to provide for your final expense needs. From the easy application to the range of payment options, the Classic insurance plans are designed with your convenience in mind.

Make the dignified choice today . . . for tomorrow's peace of mind.

Dignified Choice® Guarantees:

- Premium Guarantee. Your premiums will never increase, regardless of your age or health.
- Death Benefit Guarantee. Your death benefit will never decrease.
- Guaranteed Cash Values. Your policy will build cash values that may be borrowed against.
- Guaranteed Non-Cancelable. Your policy will never be cancelled, as long as premium payments are current.

Dignified Choice® Features:

- Easy Qualification. No height/weight restrictions. Eligibility is determined by your answers on the application and a simple telephone interview.
- Affordable Premiums. Coverage available in amounts to fit your needs and budget.
- Convenient Payment Options. Have monthly premiums deducted from your bank account, or let us bill you annually, semi-annually, or quarterly.
- Policy Good Worldwide. Travel anywhere in the world, and you're still covered.
- Death Benefit Paid by Check. The tax-free* proceeds may be used for final expenses or other needs.

Dignified Choice® Insurance Plans:

Classic I - Full Benefit

The Classic I life insurance plan is available to those who qualify based on health questions. Classic I provides an immediate full death benefit from the first day of coverage.**

Issue Limits:	Age Last Birthday	Death Benefit Amount
	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

(Classic II is not available in AR, KS, MN, NC, NV, WV)
The Classic II life insurance plan is available to those with certain health histories. Classic II pays a return of all premiums plus 6% interest if death occurs in the first two policy years, or the full face amount thereafter. For accidental death in any year, it pays the full face amount.**

Issue Limits:	Age Last Birthday	Death Benefit Amount
	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

Issue ages may vary by state.
▲ Maximum issue age in MO is 75.

Rider Options:

- Accidental Death Benefit Rider† Doubles the benefit for accidental death of the Insured.
- Children's Term Rider† Level term insurance on the Insured's children, up to a certain age.
- Accelerated Death Benefit Rider An early payment of 50% of the death benefit is available if the Insured is diagnosed with a terminal condition which is expected to result in death within twelve months. There is no additional premium charge for this Rider. ††
- Waiver of Premium Due to Disability† Waives premium payments after six full months of total and continuous disability of the Insured.
- Nursing Home Waiver of Premium Rider† Waives premium payments during the Insured's confinement in a qualified nursing home after 90 days of continuous confinement when the care is recommended by a physician after the rider is in effect.

* See your tax advisor for tax advice. Internal Revenue Code Section 101 excludes amounts received under a life insurance contract from gross income if such amounts are paid by reason of the death of the Insured.

** Benefit paid if all premiums have been paid in full. The Classic II Graded Benefit policy has a reduction of benefits in the first two years. For costs and complete details of the coverage, contact your insurance agent or the Company.

† Not available with the Classic II Graded Benefit Insurance Plan.

†† If an accelerated benefit payment is made, an administrative fee, not to exceed \$200, is deducted from the payment (except where prohibited). Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.



Columbian has a rich history in the life insurance business. Columbian Mutual Life, our parent company, has been selling policies to provide for our customers' insurance needs, including their final expense needs, for over 120 years. The Columbian Financial Group of companies, which includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company, and other affiliated companies within our corporate family, is built on a foundation of value and service with a standard of dependability you can count on. Our Company has always prided itself on maintaining a solid financial and investment posture to ensure policyholder obligations are met. We offer consumer-oriented products designed for family and business life insurance needs, and provide prompt, accurate and friendly service to our clients.

For consumer use.

For full and complete terms, please refer to Policy/Rider Form No. 1F143-CL, 1F144-CL, 1HA06-CL, 1HC11-CL, 1HC12-CL, 1HF09-CL, 1HF10-CL and 1H417-CL or appropriate state variation.

Product/Rider specifications and availability may vary by state.

Form No. 3837-CL (Rev. 1/06)



COLUMBIAN LIFE
INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850

www.cfglife.com