

New Century Senior Protector

- Guaranteed Issue policies
- No medical exams, no blood testing, and no physician statements
- Cash Value Accumulations
- Policy proceeds generally avoid probate under current law*

*Consult your attorney or tax advisor.

About the Company

Columbian has a rich history in the life insurance business. Columbian Mutual Life, our parent company, has been providing quality protection for our customers' insurance needs for over 125 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.



COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

HOME OFFICE: BINGHAMTON, NY
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 1056
SYRACUSE, NY 13201-1056

877-238-5433

www.FTLife.com

For use with consumers.

Refers to Policy Form No. 13-402, 13-403, and 13-404 or state variation.
Product/rider specifications and availability may vary by state.

Form No. 2469

New Century Senior Protector



No Medical Exams

No Blood Testing

Guaranteed Issue

Why Buy New Century Senior Protector?

New Century Senior Protector is Guaranteed Issue life insurance which delivers protection over your lifetime.

Medical, funeral and burial expenses can be an unexpected financial burden to your family. New Century Senior Protector is designed to help pay for these expenses.

No medical exams required!

No blood testing!

Premiums are guaranteed not to increase, and benefits are guaranteed not to decrease.

You may select a face amount from \$2,000* through \$25,000. Policy issue ages start at age 50 and are available through age 80**.

Use New Century Senior Protector to:

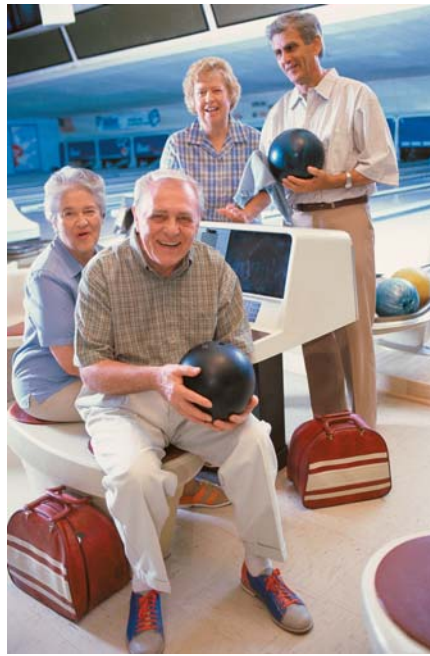
- Supplement Life Insurance coverage lost following retirement.
- Offset any policy values lost to years of inflation.
- Create an estate to leave your heirs.

How Does New Century Senior Protector Life Insurance Work?

Apply for the amount of coverage available in your state that meets your needs and your budget. You will not have to answer medical questions and you will not have to complete an insurance medical examination. This is a Guaranteed Issue policy.

Full life insurance benefits are payable after a modified benefit period of three years, beginning as of the policy effective date.

If death occurs during the modified benefit period, all premiums paid during the initial period are refunded, plus 5% interest for all policies (except KS and PA). The full face amount of the policy will be paid, if death occurs after this initial period, or at any time, if the cause of death is by accidental bodily injury.



Your policy face amount never decreases and your premiums never increase. As long as premiums are paid the policy cannot be cancelled and it is guaranteed in writing as a part of your policy contract.

LEARN MORE ABOUT

New Century Senior Protector

A Columbian Mutual Life Insurance Company professional is available to assess your personal needs and to customize a life insurance plan for you.

*\$5,000 for KS & PA.

**Available though age 75 in MO & NY; 78 in KS, NJ, PA & WV.