

# *SafeShield<sup>®</sup>*

*Simplified  
Issue  
Term  
Life  
Ratebook*

Form No. 6146-CL (Rev. 5/16)



**COLUMBIAN LIFE**  
**INSURANCE COMPANY**

HOME OFFICE: CHICAGO, IL  
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY



# SafeShield®

SafeShield® is non-participating renewable term life insurance with a level death benefit.

## BASE PLANS

- **SafeShield®** is available with initial level premiums for 15, 20 or 30 years, and annual guaranteed renewable term premiums thereafter to age 95.

<b>Issue Ages</b>	15-Year Term: 18 - 65
(Age Last Birthday)	20-Year Term: 18 - 60
	30-Year Term: 18 - 55*

- **SafeShield® Plus**, which returns 50% or 100% of all base policy premiums paid to date at the end of the initial level term period, is available with initial level premiums for 20 or 30 years. The policy continues in force to age 95 with annual guaranteed renewable term premiums.

<b>Issue Ages</b>	<u>50% Return of Premium**</u>	<u>100% Return of Premium**</u>
(Age Last Birthday)	20-Year Term: 18 - 60	20-Year Term Non-Tobacco: 18 - 50
		20-Year Term Tobacco: 18 - 45
	30-Year Term: 18 - 50*	30-Year Term: 18 - 50*

**Issue Amounts** \$25,000 - \$250,000

**Underwriting**

- Simplified Issue
- Tobacco and Non-Tobacco underwriting classes
- Standard issue only, issued through Table D

<b>Premium Modes &amp; Modal Factors</b>	<u>SafeShield®</u>		<u>SafeShield® Plus</u>	
Annual	1.00		Annual	1.00
Semi-Annual	.52		Semi-Annual	.50
Monthly	.087		Monthly	.0833

- Annual and Semi-Annual available through Direct Bill or EFT
- Monthly available through EFT only

<b>Policy Fee</b>	<u>SafeShield®</u>	<u>SafeShield® Plus</u>
	\$60 Annual Policy Fee Fully Commissionable	No Policy Fee

**Conversions** The policy may be converted to a permanent plan of insurance after the first policy anniversary without evidence of insurability:

- 15-Year Term: Through Year 10 or to age 65 if earlier
- 20-Year Term: Through Year 15 or to age 65 if earlier
- 30-Year Term: Through Year 25 or to age 65 if earlier

\*In WA, issue ages for 30-Year Term are 18-50 for non-tobacco and 18-45 for tobacco.

\*\*In Pennsylvania, the Return of Premium benefit is called "Endowment Benefit."

## ADDITIONAL BENEFITS

### Unemployment Premium Waiver

All premiums will be waived for up to six months if the insured becomes unemployed after the second policy anniversary and collects unemployment benefits for at least four consecutive weeks. The lifetime benefit under the policy is six months. This benefit is automatically provided with the policy at no additional premium. Not available in CT, FL, MA, MD, TN or WA.

### Living Benefit Riders (available only with Non-Return of Premium plans)

- **Accelerated Death Benefit - Terminal Illness** Allows for acceleration of up to 95% of the base policy death benefit if the Insured is diagnosed with a non-correctable medical condition which is expected to result in death within 12 months.
- **Accelerated Death Benefit - Critical Illness** Allows for acceleration of up to 95% of the base policy death benefit if the Insured is diagnosed with life threatening cancer, Amyotrophic Lateral Sclerosis (ALS), kidney failure, heart attack, major organ failure or stroke. Not available in CT.
- **Accelerated Death Benefit - Chronic Illness** Allows for acceleration of up to 24% of the base policy death benefit per year, to a maximum of 95% in total, if the insured is:
  - Unable to perform, without substantial assistance from another person, at least two of the activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for a period of at least 90 days, due to a loss of functional capacity; or
  - Requires substantial supervision for a period of at least 90 days by another person to protect the insured from threats to health and safety due severe cognitive impairment.Chronic Illness Rider may be attached to non-return of premium policies with a minimum face amount of \$42,000. The two additional health questions on the application must be answered to apply for the rider. *Chronic Illness Rider and Disability Income Rider may not be attached to the same policy.*

**Issue Ages** Same as base plans

**Coverage Period** Riders will terminate when the total accelerated amount under all accelerated death benefit riders attached to the policy equals the maximum accelerated death benefit amount. Terminal Illness Rider will terminate after any accelerated benefit has been paid under the rider.

**Premiums** There is no additional premium charge for the rider.

**Claims**

- Maximum acceleration percentage = 95% of base policy face amount
- Minimum face amount accelerated = \$10,000
- Minimum residual amount = \$5,000
- Minimum acceleration benefit amount = \$2,500
- Administrative Charge = \$250 (may vary by state)
- Accelerated Benefit payment will be reduced by a discount factor based on expected mortality, anticipated future premiums and interest.
- Policy values and premiums (except policy fee) will be reduced by the acceleration percentage.
- Receipt of the accelerated death benefit may affect eligibility for public assistance programs and may be taxable.

\*In CT, benefit may also be used if the insured is permanently confined at home or in an institution.

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## **Accelerated Benefit Rider (available only with Return of Premium plans)**

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Allows for acceleration of 50% of the base policy death benefit if the primary insured is diagnosed by a physician as having a terminal condition and a life expectancy of 12 months or less (24 months where required).

**Issue Ages** Same as base plans

**Coverage Period** To the first policy anniversary on or after the insured's 90<sup>th</sup> birthday, unless the owner requests termination in writing

**Premiums** There is no additional premium charge for the rider.

**Claims**

- If an accelerated benefit payment is made, a \$250 administrative service fee is deducted from the payment (may vary by state).
- Any premium required to keep the insured's coverage in force for the twelve-month period following the date of the accelerated benefit payment will be deducted from the payment (except where prohibited).
- The accelerated benefit payment will be treated as a lien against the death benefit and there will be an interest charge assessed.
- Premiums will continue to be payable after an accelerated benefit payment is made.
- Receipt of the accelerated death benefit may affect eligibility for public assistance programs and may be taxable.

## **Waiver of Premium - Disability**

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Waives payment of premium after six months of total and continuous disability occurring while rider coverage is in effect. Rider benefit terminates at the first anniversary on or after the insured's 65<sup>th</sup> birthday; however, if the insured is totally and continuously disabled prior to age 60, premiums will continue to be waived until such disability ceases.

**Issue Ages** 18 - 55

**Coverage Period** To the first policy anniversary on or after the insured's 65<sup>th</sup> birthday

**Rider Availability** Issued through Table D

**Premiums** Premium is a percentage of all premiums to be waived, including riders

<b>Issue Age or Renewal Age</b>	<b>Premium</b>
18 - 35	12% of Total Premium
36 - 40	13% of Total Premium
41 - 45	14% of Total Premium
46 - 64	15% of Total Premium

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## **Accidental Death Benefit Rider**

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An additional benefit equal to the face amount of the base policy benefit will be payable for accidental death of the insured while the policy and rider are in effect.

- Issue Amounts** Equal to base policy, up to \$250,000 for all Columbian policies combined
- Issue Ages** Same as base plans
- Coverage Period** To the first policy anniversary on or after the insured's 70<sup>th</sup> birthday

## **Children's Insurance Rider**

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Each Unit provides \$1,000 of level term insurance on all eligible children of the insured, including natural born children, stepchildren and legally adopted children. Children becoming eligible through birth, marriage or legal adoption after the rider is issued are automatically covered if less than 19 years old.

- Issue Amounts** 5 Units – 15 Units
- Issue Ages** Parent: 18 – 55  
Child: 15 days – less than 19 years
- Coverage Period** Coverage for each child terminates at the earlier of the child's 25<sup>th</sup> birthday or the first policy anniversary on or after the primary insured's 70<sup>th</sup> birthday.
- Conversion** Insured child may convert to a permanent plan of insurance without evidence of insurability:
- **Up to the face amount of the rider** before age 21, if the rider expires before the child is 21, or if the base policy is converted to permanent insurance; or
  - **Up to five times the face amount of the rider or \$50,000, whichever is less**, at ages 21 through 25.
- Rider Availability** Available through Table D to children eligible at the time of application. Children becoming eligible after rider issue are automatically covered.
- Premiums** Annual Premium \$6.00 per Unit

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## Disability Income Rider

The Disability Income Rider provides for a monthly benefit if the insured becomes totally disabled due to accidental injury or sickness. The benefit begins after the insured is totally disabled for 90 days. The rider has a lifetime maximum benefit of 24 months for all periods of disability.

- The **Occupational Rider** provides coverage for those who are not covered by Worker's Compensation insurance. Certain occupations are excluded (see Agent Guide).
- The **Off-the-job Rider** provides coverage for those who are covered by Worker's Compensation insurance. This rider does not provide benefits for occupational disabilities.

**Benefit Amounts** Minimum Monthly Benefit \$250  
 Maximum Monthly Benefit is the lesser of:

- 1.5% of the base policy face amount; or
- \$2,000; or
- 50% of the insured's monthly gross income

**Issue Ages** 20 – 55

**Coverage Period** To the policy anniversary following the insured's 60<sup>th</sup> birthday

**Rider Availability** - Issued through Table D. *Disability Income Rider and Chronic Illness Rider may not be attached to the same policy.* Disability Income Rider not available in FL, IL, KS, MA or WA. Off-the-job Rider not available in SD.

**Premiums** First-year premiums are guaranteed. Subsequent premiums may change on a class basis only with a guaranteed maximum of 2 times the initial premium.

Disability Income Rider									
Annual Premium per \$100 Monthly Income - First Year Premium									
Issue	Occupational		Non-Occupational		Issue	Occupational		Non-Occupational	
Age	Non-Tob	Tobacco	Non-Tob	Tobacco	Age	Non-Tob	Tobacco	Non-Tob	Tobacco
20	13.57	16.07	11.94	14.14	38	21.94	27.69	19.31	24.37
21	13.83	16.40	12.17	14.43	39	22.81	28.95	20.07	25.48
22	14.08	16.72	12.39	14.71	40	23.76	30.27	20.91	26.64
23	14.33	17.05	12.61	15.00	41	24.80	31.72	21.82	27.91
24	14.58	17.38	12.83	15.29	42	25.90	33.30	22.79	29.30
25	14.83	17.72	13.05	15.60	43	27.07	34.98	23.82	30.78
26	15.01	17.99	13.21	15.83	44	28.31	36.72	24.91	32.31
27	15.30	18.39	13.46	16.18	45	29.59	38.59	26.04	33.96
28	15.65	18.88	13.77	16.61	46	31.03	40.61	27.31	35.74
29	16.17	19.57	14.23	17.22	47	32.59	42.82	28.68	37.68
30	16.72	20.33	14.72	17.89	48	34.33	45.27	30.21	39.84
31	17.28	21.10	15.21	18.57	49	36.30	48.04	31.94	42.28
32	17.85	21.89	15.71	19.26	50	38.55	51.28	33.92	45.12
33	18.43	22.70	16.22	19.98	51	41.18	54.71	36.24	48.14
34	19.03	23.55	16.75	20.72	52	44.24	58.64	38.93	51.60
35	19.63	24.42	17.27	21.49	53	47.82	63.30	42.08	55.70
36	20.35	25.44	17.91	22.39	54	52.01	69.16	45.77	60.86
37	21.12	26.54	18.59	23.36	55	56.68	76.37	49.88	67.20

# SafeShield®

<b>SafeShield® - Non-Return of Premium Plan</b>							
<b>Initial Annual Premium per \$1,000</b>							
<b>Issue Age</b>	<b>15-Year Term</b>		<b>20-Year Term</b>		<b>30-Year Term</b>		<b>ADB Rider</b>
	<b>Non-Tob</b>	<b>Tobacco</b>	<b>Non-Tob</b>	<b>Tobacco</b>	<b>Non-Tob</b>	<b>Tobacco</b>	
18	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.18</b>
19	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.16</b>
20	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.14</b>
21	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.13</b>
22	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.11</b>
23	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.09</b>
24	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.08</b>
25	1.34	2.45	1.39	2.96	1.78	3.61	<b>1.08</b>
26	1.36	2.49	1.46	3.02	1.87	3.77	<b>1.07</b>
27	1.38	2.53	1.53	3.07	1.97	3.94	<b>1.06</b>
28	1.39	2.57	1.60	3.13	2.07	4.12	<b>1.05</b>
29	1.41	2.60	1.68	3.19	2.18	4.31	<b>1.04</b>
30	1.43	2.63	1.76	3.25	2.29	4.50	<b>1.04</b>
31	1.49	2.84	1.85	3.47	2.43	4.82	<b>1.03</b>
32	1.56	3.06	1.94	3.70	2.58	5.15	<b>1.03</b>
33	1.64	3.30	2.03	3.95	2.73	5.51	<b>1.03</b>
34	1.72	3.55	2.13	4.21	2.90	5.89	<b>1.02</b>
35	1.80	3.82	2.23	4.48	3.08	6.29	<b>1.02</b>
36	1.95	4.14	2.42	4.87	3.34	6.85	<b>1.02</b>
37	2.11	4.49	2.63	5.29	3.63	7.46	<b>1.02</b>
38	2.29	4.87	2.86	5.74	3.94	8.13	<b>1.02</b>
39	2.48	5.28	3.11	6.23	4.27	8.86	<b>1.02</b>
40	2.68	5.72	3.37	6.76	4.62	9.64	<b>1.02</b>
41	2.89	6.18	3.66	7.37	5.02	10.45	<b>1.03</b>
42	3.12	6.65	3.96	8.02	5.46	11.32	<b>1.04</b>
43	3.36	7.18	4.29	8.74	5.93	12.25	<b>1.06</b>
44	3.62	7.75	4.66	9.52	6.44	13.27	<b>1.07</b>
45	3.90	8.34	5.04	10.36	6.99	14.34	<b>1.08</b>
46	4.26	9.03	5.48	11.11	7.67	15.09	<b>1.11</b>
47	4.64	9.76	5.95	11.89	8.41	15.85	<b>1.12</b>
48	5.07	10.56	6.46	12.75	9.23	16.66	<b>1.14</b>
49	5.53	11.40	7.02	13.65	10.12	17.52	<b>1.15</b>
50	6.04	12.32	7.61	14.60	11.08	18.40	<b>1.18</b>
51	6.52	13.26	8.28	15.73	12.46	20.11	<b>1.20</b>
52	7.02	14.26	8.99	16.93	13.84	21.82	<b>1.21</b>
53	7.57	15.34	9.79	18.24	15.22	23.53	<b>1.25</b>
54	8.15	16.49	10.66	19.64	16.60	25.24	<b>1.27</b>
55	8.79	17.73	11.59	21.15	17.97	26.93	<b>1.30</b>
56	9.45	18.89	13.08	23.78	-	-	<b>1.32</b>
57	10.17	20.15	14.78	26.78	-	-	<b>1.36</b>
58	10.95	21.49	16.67	30.10	-	-	<b>1.39</b>
59	11.78	22.89	18.79	33.80	-	-	<b>1.42</b>
60	12.66	24.43	21.16	37.95	-	-	<b>1.47</b>
61	14.19	27.73	0.00	-	-	-	<b>1.50</b>
62	15.89	31.45	0.00	-	-	-	<b>1.55</b>
63	17.81	35.59	0.00	-	-	-	<b>1.61</b>
64	19.95	40.39	0.00	-	-	-	<b>1.64</b>
65	22.30	45.66	0.00	-	-	-	<b>1.71</b>

Add \$60 policy fee.

Modal factors: Semi-Annual .52; Monthly EFT .087



# SafeShield®

<b>SafeShield® Plus</b>									
<b>Initial Annual Premium per \$1,000</b>									
<b>Issue Age</b>	<b>50% Return of Premium</b>				<b>100% Return of Premium</b>				<b>ADB Rider</b>
	<b>20-Year Term</b>		<b>30-Year Term</b>		<b>20-Year Term</b>		<b>30-Year Term</b>		
	<b>Non-Tob</b>	<b>Tobacco</b>	<b>Non-Tob</b>	<b>Tobacco</b>	<b>Non-Tob</b>	<b>Tobacco</b>	<b>Non-Tob</b>	<b>Tobacco</b>	
18	2.85	6.07	3.47	7.04	7.37	12.43	5.16	10.47	<b>1.18</b>
19	2.85	6.07	3.47	7.04	7.37	12.91	5.16	10.47	<b>1.16</b>
20	2.85	6.07	3.47	7.04	7.37	13.38	5.16	10.47	<b>1.14</b>
21	2.85	6.07	3.47	7.04	7.37	13.85	5.16	10.47	<b>1.13</b>
22	2.85	6.07	3.47	7.04	7.37	14.33	5.16	10.47	<b>1.11</b>
23	2.85	6.07	3.47	7.04	7.37	14.80	5.16	10.47	<b>1.09</b>
24	2.85	6.07	3.47	7.04	7.37	15.27	5.16	10.47	<b>1.08</b>
25	2.85	6.07	3.47	7.04	7.37	15.69	5.16	10.47	<b>1.08</b>
26	2.99	6.19	3.59	7.24	7.65	15.82	5.31	10.71	<b>1.07</b>
27	3.14	6.29	3.72	7.45	7.93	15.90	5.48	10.95	<b>1.06</b>
28	3.28	6.42	3.85	7.66	8.19	16.03	5.63	11.21	<b>1.05</b>
29	3.44	6.54	3.99	7.89	8.50	16.14	5.80	11.46	<b>1.04</b>
30	3.61	6.66	4.12	8.10	8.80	16.25	5.95	11.70	<b>1.04</b>
31	3.77	7.08	4.33	8.58	9.25	17.18	6.22	12.34	<b>1.03</b>
32	3.94	7.51	4.54	9.06	9.70	18.13	6.50	12.98	<b>1.03</b>
33	4.10	7.98	4.75	9.59	10.15	19.16	6.77	13.66	<b>1.03</b>
34	4.28	8.46	4.99	10.13	10.65	20.21	7.08	14.37	<b>1.02</b>
35	4.46	8.96	5.24	10.69	11.15	21.37	7.39	15.10	<b>1.02</b>
36	4.69	9.45	5.58	11.44	11.54	21.96	7.82	16.03	<b>1.02</b>
37	4.94	9.95	5.95	12.23	11.94	22.59	8.28	17.01	<b>1.02</b>
38	5.21	10.45	6.34	13.09	12.33	23.19	8.75	18.05	<b>1.02</b>
39	5.47	10.96	6.75	14.00	12.69	23.74	9.22	19.14	<b>1.02</b>
40	5.73	11.49	7.16	14.94	12.97	24.40	9.70	20.24	<b>1.02</b>
41	6.19	12.46	7.68	15.99	13.91	24.98	10.39	20.90	<b>1.03</b>
42	6.65	13.47	8.24	17.09	14.85	25.58	11.14	21.28	<b>1.04</b>
43	7.16	14.60	8.84	18.25	15.87	26.22	11.92	21.81	<b>1.06</b>
44	7.74	15.80	9.47	19.51	17.01	26.85	12.75	22.16	<b>1.07</b>
45	8.32	17.09	10.14	20.79	18.14	27.45	13.63	22.66	<b>1.08</b>
46	8.93	18.11	10.89	21.43	19.45	-	14.42	22.94	<b>1.11</b>
47	9.58	19.14	11.69	22.03	20.83	-	15.22	23.30	<b>1.12</b>
48	10.27	20.27	12.55	22.66	22.29	-	16.06	23.66	<b>1.14</b>
49	11.02	21.43	13.46	23.30	23.87	-	16.90	24.00	<b>1.15</b>
50	11.80	22.63	14.40	23.92	25.49	-	17.73	24.66	<b>1.18</b>
51	12.83	24.38	-	-	-	-	-	-	<b>1.20</b>
52	13.93	26.24	-	-	-	-	-	-	<b>1.21</b>
53	15.17	28.27	-	-	-	-	-	-	<b>1.25</b>
54	16.52	30.44	-	-	-	-	-	-	<b>1.27</b>
55	17.96	32.78	-	-	-	-	-	-	<b>1.30</b>
56	20.27	36.86	-	-	-	-	-	-	<b>1.32</b>
57	22.91	41.51	-	-	-	-	-	-	<b>1.36</b>
58	25.84	46.66	-	-	-	-	-	-	<b>1.39</b>
59	29.12	52.39	-	-	-	-	-	-	<b>1.42</b>
60	32.80	58.82	-	-	-	-	-	-	<b>1.47</b>

No policy fee

Modal factors: Semi-annual .50; Monthly EFT .08333







This ratebook is not intended for consumer use, nor is it intended to represent a legal contract. The information contained herein is designed to serve as a general reference source only. The company procedures and practices outlined in this guide are subject to change due to legal or compliance requirements or the needs of the business.

For complete policy and rider terms, please refer to Policy/Rider Form 1F580-CL, 1F581-CL, 1F582-CL, 1F583-CL, 1F584-CL, 1F585-CL, 1F586-CL, 1F587-CL, 1F588-CL, 1F589-CL, 1F590-CL, ICC10 1H840-CL, ICC10 1H841-CL, 1H843-CL, 1H844-CL, 1H845-CL 1H846-CL, 1H906-CL, 1H907-CL and 1H908-CL or appropriate state variation. Product/Rider specifications and availability may vary by state.

Form No. 6146-CL (Rev. 5/16)

