



# ENSURESTATE

## Product Features

ENSURESTATE is single premium participating whole life insurance designed for those who have set aside money to pass on to their families.

The ENSURESTATE policy provides the following benefits:

- The estate is immediately increased
- The money may be passed on with no federal tax, legal fees or probate delays\*
- Guaranteed death benefit
- Guaranteed cash values
- Dividends are payable at the discretion of the Company
- Withdrawals are available after the first year
- Accelerated benefit payment is available for terminal condition, chronic illness or nursing home confinement

Receipt of accelerated benefit may affect eligibility for public assistance programs and may be taxable.

\*Consult an attorney or tax advisor for more information.

Form No. 6021-CL (Rev. 3/10)  
Not for consumer use.

### ENSURESTATE Policy

Issue Ages (age last birthday):

Standard	0 - 85
Substandard Male	0 - 70
Substandard Female	0 - 75

Minimum Premium: \$2,500

Maximum Premium: See Maximum Premium Tables, Form No. 6023-CL

Maximum Face Amount:

Age	Maximum	Age	Maximum
0-30	\$275,000	56-60	\$400,000
31-40	\$300,000	61-65	\$450,000
41-45	\$325,000	66-70	\$500,000
46-50	\$350,000	71-75	\$600,000
51-55	\$375,000	76+	\$700,000

Maximum face amount will be adjusted based on the amount of insurance already in force with Columbian.

### Travel Accidental Death Benefit

An additional benefit equal to the face amount of the policy, up to \$250,000, is paid if death occurs due to injuries sustained while the insured is a fare-paying passenger on public transportation. This benefit is included with the policy at no additional cost (where available).

### Accidental Death Benefit Rider

An additional benefit equal to the face amount of the policy, up to \$250,000, is paid for accidental death. When combined with the Travel Accidental Death Benefit, the total benefit can be tripled if accident occurs on public transportation. This optional rider is available for an additional premium charge. Issue Ages: 0 - 85 Not available with substandard issue.

### Accelerated Benefit - Terminal Condition Rider

(Limited Life Expectancy Accelerated Death Benefit Rider in PA)

If the insured is diagnosed with a terminal condition and a life expectancy of 12 months or less (24 months where required), the owner may request acceleration of all or a portion of the policy benefit. This optional rider is available at no additional premium charge; however, there is a cost associated with acceleration. Issue Ages: Same as base policy

### Accelerated Benefit - Nursing Facility and Extended Care Rider

If the insured becomes chronically ill, requiring permanent confinement to a nursing home or requiring home health care or adult day care for 90 continuous days or more, the owner may request acceleration of all or a portion of the policy benefit. This optional rider is available at no additional premium charge; however, there is a cost associated with acceleration. Issue Ages: 50 - 85 Not available with substandard issue.

Product/Rider specifications and availability may vary by state. Please refer to Policy/Rider Form No. 1F150-CL, 1H820-CL, 1H821-CL, 1H822-CL, and 1H823-CL or appropriate state variation.

