

Product Information

*Ten Year Level Renewable and Convertible
Term Life with Critical Condition Rider*

- Issue Age 18-64 – use current age.
- Renewable to age 70 and convertible to age 65, terminates at age 70.
- Maximum face amount issued \$200,000 and minimum face amount issued \$10,000.
An annual \$20.00 policy fee is included in the money purchase rate sheets.

If CBL approves the application and the premium is paid or payroll deduction is authorized, term life insurance coverage (death benefits only) will begin as of the date the application is signed.

Other eligible covered conditions must be first diagnosed at least 30 days (60 days for cancer) after the policy effective date shown on the policy specification page.

Benefits may differ or not be available in some states.

Critical Illness Family Rider (Optional)

With the payment of the required premium and approval by the home office, this rider provides \$10,000 of ten year level term life insurance and critical illness coverage as outlined in the brochure for an eligible spouse and \$5,000 coverage for each dependent child under the age of 22 on the effective date of the policy. Spouse coverage terminates at the primary insured's age 70 or the spouse's age 70, whichever comes first. Dependent child's coverage terminates at attained age 22 or the primary insured's age 70, whichever comes first. Benefits are paid on first diagnosis of: heart attack, life threatening cancer, stroke, renal failure, major organ transplant or terminal illness from any case.

This benefit is not available in all states. Refer to form CCFR 01/05 rates and underwriting guidelines.



**COLORADO BANKERS LIFE
INSURANCE COMPANY**

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**COLORADO BANKERS LIFE
INSURANCE COMPANY**

LifeStyle Protector

Monthly Money Purchase Premiums and Underwriting Guidelines

**10 year renewable and
convertible Term Policy
with Critical Condition
Accelerated Benefit Rider**

Note: This is a guide only, designed to assist the agent with general information.

Colorado Bankers Life Insurance Company will make the final decision concerning the acceptance of any insurance application.

**FOR AGENT USE ONLY.
NOT INTENDED FOR PUBLIC USE.**

MRCT2 11/06 GUIDE

Application Submission

- Completed application (varies by state).
- Completed Presentation Summary
 - WPES 2/01 for payroll deduction.
 - PACPESPRD 7/06 for bank draft/ACH processing.
- Replacement form where applicable.
- If critical condition is being written on both primary insured and spouse, two separate applications will be required.
- Completed Business Transmittal Form TRANS 7/05.

Underwriting

Application: Automatic Disqualification

Do not submit an application on anyone who:

- Answers "yes" to question #2
- During the applicant's lifetime has he/she had, been told or diagnosed by a doctor of:
 - ◆ Angina
 - ◆ Cancer – Internal or Melanoma
 - ◆ Heart Attack
 - ◆ Heart Valve Surgery
 - ◆ Insulin Dependent Diabetes
 - ◆ Internal Organ Transplant
 - ◆ Leukemia
 - ◆ Stroke
- Within the past 10 years has he/she had, been told or diagnosed by a doctor:
 - ◆ Alzheimer's Disease
 - ◆ Cerebral Palsy
 - ◆ Cirrhosis
 - ◆ Chronic Emphysema
 - ◆ Heart Trouble
 - ◆ Multiple Sclerosis
 - ◆ Muscular Dystrophy
 - ◆ Paraplegia
 - ◆ Quadriplegia
 - ◆ Ulcerative Colitis
- Within the past 5 years has been treated or counseled for:
 - ◆ Alcoholism
 - ◆ Attempted Suicide
 - ◆ Depression
 - ◆ Drug Use
 - ◆ Mental Illness

Note:

- The name and address of the applicant's physician must always be provided, even if all questions are answered "No."
- Applicants who answer "Yes" to any question must give complete and detailed information. If details are not provided, the application may be returned to you for completion.

Home Office Underwriting

When an application is received in the home office the following procedures will be completed:

- (1) A telephone interview may be conducted with the applicant.
- (2) An MIB search will be made.
- (3) The non-medical limit for issue ages below 46 is \$100,000 face amount. The non-medical limit for issue ages 46-55 is \$75,000 face amount. The non-medical limit for issue ages 56-64 is \$50,000 face amount.
- (4) A para-medical examination, blood profile and urinalysis must be completed for all issue ages above their non-medical limit.
- (5) All para-medical examinations will be ordered directly by the home office. Please note on business transmittal best time to call applicant for appointment.

Please inform the applicant that they may be telephoned by a representative of Colorado Bankers Life Insurance Company to verify application information.

Field Underwriting

Build Chart

4'10"	190	5'4"	217	5'10"	255	6'4"	301
4'11"	194	5'5"	223	5'11"	262	6'5"	309
5'0"	198	5'6"	229	6'0"	270	6'6"	317
5'1"	202	5'7"	235	6'1"	277	6'7"	326
5'2"	207	5'8"	241	6'2"	285	6'8"	333
5'3"	212	5'9"	248	6'3"	293	6'9"	340

Applicants that exceed the above maximums are not eligible for coverage. Applicants that fall below the maximums may still be declined if other health conditions are present.

Blood Pressure:

Currently under control and average reading in past two years does not exceed:

155/90 **Age 45 or younger**
165/95 **Age 46 or older**

Combination of medical conditions and/or build and blood pressure could cause declination.

**Term Policy + Critical Condition Rider
Money Purchase Rates
Non Tobacco**

Current											
Monthly Premium											
Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$75	\$100
18	50,944	64,833	78,722	92,611	106,500	120,389	134,278	148,167	162,056	N/A	N/A
19	49,568	63,081	76,595	90,108	103,622	117,135	130,649	144,162	157,676	198,216	N/A
20	48,263	61,421	74,579	87,737	100,895	114,053	127,211	140,368	153,526	193,000	N/A
21	45,850	58,350	70,850	83,350	95,850	108,350	120,850	133,350	145,850	183,350	N/A
22	43,667	55,571	67,476	79,381	91,286	103,190	115,095	127,000	138,905	174,619	N/A
23	42,651	54,279	65,907	77,535	89,163	100,791	112,419	124,047	135,674	170,558	N/A
24	40,756	51,867	62,978	74,089	85,200	96,311	107,422	118,533	129,644	162,978	N/A
25	39,021	49,660	60,298	70,936	81,574	92,213	102,851	113,489	124,128	156,043	N/A
26	37,429	47,633	57,837	68,041	78,245	88,449	98,653	108,857	119,061	149,673	N/A
27	35,961	45,765	55,569	65,373	75,176	84,980	94,784	104,588	114,392	143,804	192,824
28	34,604	44,038	53,472	62,906	72,340	81,774	91,208	100,642	110,075	138,377	185,547
29	33,963	43,222	52,481	61,741	71,000	80,259	89,519	98,778	108,037	135,815	182,111
30	32,175	40,947	49,719	58,491	67,263	76,035	84,807	93,579	102,351	128,667	172,526
31	30,567	38,900	47,233	55,567	63,900	72,233	80,567	88,900	97,233	122,233	163,900
32	29,111	37,048	44,984	52,921	60,857	68,794	76,730	84,667	92,603	116,413	156,095
33	27,788	35,364	42,939	50,515	58,091	65,667	73,242	80,818	88,394	111,121	149,000
34	26,200	33,343	40,486	47,629	54,771	61,914	69,057	76,200	83,343	104,771	140,486
35	25,123	31,973	38,822	45,671	52,521	59,370	66,219	73,068	79,918	100,466	134,712
36	23,215	29,544	35,873	42,203	48,532	54,861	61,190	67,519	73,848	92,835	124,481
37	21,833	27,786	33,738	39,690	45,643	51,595	57,548	63,500	69,452	87,310	117,071
38	20,378	25,933	31,489	37,044	42,600	48,156	53,711	59,267	64,822	81,489	109,267
39	19,305	24,568	29,832	35,095	40,358	45,621	50,884	56,147	61,411	77,200	103,516
40	18,158	23,109	28,059	33,010	37,960	42,911	47,861	52,812	57,762	72,614	97,366
41	16,673	21,218	25,764	30,309	34,855	39,400	43,945	48,491	53,036	66,673	89,400
42	15,412	19,613	23,815	28,017	32,218	36,420	40,622	44,824	49,025	61,630	82,639
43	14,217	18,093	21,969	25,845	29,721	33,597	37,473	41,349	45,225	56,853	76,233
44	13,387	17,036	20,686	24,336	27,985	31,635	35,285	38,934	42,584	53,533	71,781
45	12,476	15,878	19,279	22,680	26,082	29,483	32,884	36,286	39,687	49,891	66,898
46	11,535	14,679	17,824	20,969	24,113	27,258	30,403	33,547	36,692	46,126	61,849
47	10,725	13,649	16,573	19,497	22,421	25,345	28,269	31,193	34,117	42,889	57,509
48	N/A	12,616	15,319	18,022	20,724	23,427	26,130	28,832	31,535	39,643	53,157
49	N/A	11,848	14,386	16,924	19,462	22,000	24,538	27,076	29,614	37,228	49,919
50	N/A	11,167	13,560	15,952	18,344	20,737	23,129	25,522	27,914	35,091	47,053
51	N/A	10,104	12,268	14,433	16,597	18,762	20,926	23,091	25,255	31,749	42,571
52	N/A	N/A	11,246	13,230	15,214	17,198	19,183	21,167	23,151	29,103	39,024
53	N/A	N/A	10,343	12,168	13,993	15,818	17,642	19,467	21,292	26,766	35,891
54	N/A	N/A	N/A	11,302	12,997	14,692	16,386	18,081	19,776	24,861	33,336
55	N/A	N/A	N/A	10,517	12,095	13,672	15,249	16,826	18,404	23,136	31,022
56	N/A	N/A	N/A	N/A	11,276	12,747	14,218	15,688	17,159	21,571	28,924
57	N/A	N/A	N/A	N/A	10,562	11,939	13,317	14,694	16,072	20,204	27,091
58	N/A	N/A	N/A	N/A	N/A	11,228	12,523	13,819	15,114	19,000	25,477
59	N/A	N/A	N/A	N/A	N/A	10,597	11,819	13,042	14,264	17,932	24,044
60	N/A	N/A	N/A	N/A	N/A	10,009	11,164	12,319	13,473	16,938	22,711
61	N/A	N/A	N/A	N/A	N/A	N/A	10,624	11,723	12,822	16,119	21,613
62	N/A	N/A	N/A	N/A	N/A	N/A	10,071	11,113	12,154	15,279	20,488
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,562	11,552	14,523	19,473
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,784	13,556	18,177

Conversion Factor: Annual premium is 11 times the monthly premium. Semi-annual is 5.8 times the monthly premium. Quarterly is 2.92 times the monthly period.

**Term Policy + Critical Condition Rider
Money Purchase Rates
Tobacco Use**

Current											
Monthly Premium											
Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$75	\$100
18	32,750	41,679	50,607	59,536	68,464	77,393	86,321	95,250	104,179	130,964	175,607
19	31,621	40,241	48,862	57,483	66,103	74,724	83,345	91,966	100,586	126,448	169,552
20	30,567	38,900	47,233	55,567	63,900	72,233	80,567	88,900	97,233	122,233	163,900
21	29,581	37,645	45,710	53,774	61,839	69,903	77,968	86,032	94,097	118,290	158,613
22	28,656	36,469	44,281	52,094	59,906	67,719	75,531	83,344	91,156	114,594	153,656
23	27,788	35,364	42,939	50,515	58,091	65,667	73,242	80,818	88,394	111,121	149,000
24	26,580	33,826	41,072	48,319	55,565	62,812	70,058	77,304	84,551	106,290	142,522
25	25,831	32,873	39,915	46,958	54,000	61,042	68,085	75,127	82,169	103,296	138,507
26	24,453	31,120	37,787	44,453	51,120	57,787	64,453	71,120	77,787	97,787	131,120
27	23,215	29,544	35,873	42,203	48,532	54,861	61,190	67,519	73,848	92,835	124,481
28	22,096	28,120	34,145	40,169	46,193	52,217	58,241	64,265	70,289	88,361	118,482
29	21,326	27,140	32,953	38,767	44,581	50,395	56,209	62,023	67,837	85,279	114,349
30	20,378	25,933	31,489	37,044	42,600	48,156	53,711	59,267	64,822	81,489	109,267
31	19,104	24,313	29,521	34,729	39,938	45,146	50,354	55,563	60,771	76,396	102,438
32	18,158	23,109	28,059	33,010	37,960	42,911	47,861	52,812	57,762	72,614	97,366
33	16,981	21,611	26,241	30,870	35,500	40,130	44,759	49,389	54,019	67,907	91,056
34	16,088	20,474	24,860	29,246	33,632	38,018	42,404	46,789	51,175	64,333	86,263
35	15,283	19,450	23,617	27,783	31,950	36,117	40,283	44,450	48,617	61,117	81,950
36	14,108	17,954	21,800	25,646	29,492	33,338	37,185	41,031	44,877	56,415	75,646
37	12,915	16,437	19,958	23,479	27,000	30,521	34,042	37,563	41,085	51,648	69,254
38	12,066	15,355	18,645	21,934	25,224	28,513	31,803	35,092	38,382	48,250	64,697
39	11,252	14,319	17,387	20,454	23,521	26,589	29,656	32,724	35,791	44,994	60,331
40	10,601	13,491	16,382	19,272	22,162	25,052	27,942	30,832	33,723	42,393	56,844
41	N/A	12,220	14,838	17,455	20,073	22,691	25,309	27,927	30,545	38,398	51,487
42	N/A	11,167	13,560	15,952	18,344	20,737	23,129	25,522	27,914	35,091	47,053
43	N/A	10,282	12,485	14,687	16,890	19,093	21,295	23,498	25,700	32,308	43,322
44	N/A	N/A	11,615	13,664	15,713	17,762	19,811	21,861	23,910	30,057	40,303
45	N/A	N/A	10,817	12,725	14,634	16,542	18,450	20,359	22,267	27,992	37,534
46	N/A	N/A	N/A	11,418	13,130	14,842	16,555	18,267	19,979	25,116	33,678
47	N/A	N/A	N/A	10,322	11,870	13,418	14,966	16,514	18,062	22,706	30,446
48	N/A	N/A	N/A	N/A	10,831	12,243	13,655	15,068	16,480	20,718	27,780
49	N/A	N/A	N/A	N/A	N/A	11,286	12,589	13,891	15,193	19,099	25,609
50	N/A	N/A	N/A	N/A	N/A	10,443	11,648	12,853	14,058	17,672	23,696
51	N/A	N/A	N/A	N/A	N/A	N/A	10,418	11,496	12,573	15,806	21,194
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,377	11,350	14,268	19,132
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,362	13,027	17,467
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11,984	16,069
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11,079	14,855
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13,271
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11,978
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,939
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,055
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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