



Columbian Life Cash Payout Program

Qualification Period:
January 1 - December 31, 2023

Our most lucrative payout ever!



Producer

	Annualized Paid Premium	Cash Payout
Tier 1	\$80,000	\$5,000
Tier 2	\$115,000	<i>Additional</i> \$750
Tier 3	\$135,000	<i>Additional</i> \$1,000
Tier 4	\$150,000	<i>Additional</i> \$1,500
Tier 5	\$170,000	<i>Additional</i> \$2,000

Earn up to \$10,250

Top 10 Producers - SALES -

#1	\$2,500
#2	\$2,000
#3	\$1,700
#4	\$1,500
#5	\$1,200
#6	\$1,000
#7	\$750
#8	\$500
#9	\$300
#10	\$200

Top 10 Producers - QUALITY -

#1	\$2,500
#2	\$2,000
#3	\$1,700
#4	\$1,500
#5	\$1,200
#6	\$1,000
#7	\$750
#8	\$500
#9	\$300
#10	\$200

NEW!

IMO/Agency Owner/Manager

	Annualized Paid Premium	Cash Payout
Tier 1	\$400,000	\$5,000
Tier 2	\$725,000	<i>Additional</i> \$1,000
Tier 3	\$800,000	<i>Additional</i> \$1,500
Tier 4	\$1,000,000	<i>Additional</i> \$2,000
Tier 5	\$1,500,000	<i>Additional</i> \$2,500

Earn up to \$12,000

- OR -

If you don't qualify based on annualized paid premium, you can still qualify for a \$5,000 cash payout if two or more of your direct reports qualify.

Top 3 Organizations - SALES -

#1	\$5,000
#2	\$2,500
#3	\$1,000

Top 3 Organizations - QUALITY -

#1	\$5,000
#2	\$2,500
#3	\$1,000

NEW!

Tier 5 Qualification \$10,250
Payout Example #1 in Sales + \$2,500
 #1 in Quality + \$2,500
Total Potential Payout \$15,250

President's Cabinet - Qualify with \$135,000 or more in annualized paid premium for any two years within a four-year period and you will be awarded your choice of the prestigious gold President's Ring or \$1,000 cash. This award is limited to agents who are not already President's Cabinet members.

Tier 5 Qualification \$12,000
Payout Example #1 in Sales + \$5,000
 #1 in Quality + \$5,000
Total Potential Payout \$22,000

President's Cabinet - Qualify with \$725,000 or more in annualized paid premium for any two years within a four-year period and you will be awarded your choice of the prestigious gold President's Ring or \$1,000 cash. This award is limited to agents who are not already President's Cabinet members.

IMO/Agency Owner/Manager may qualify as Producer or IMO/Agency Owner/Manager, but not both. See next page for terms and Pro-Rata qualifications.

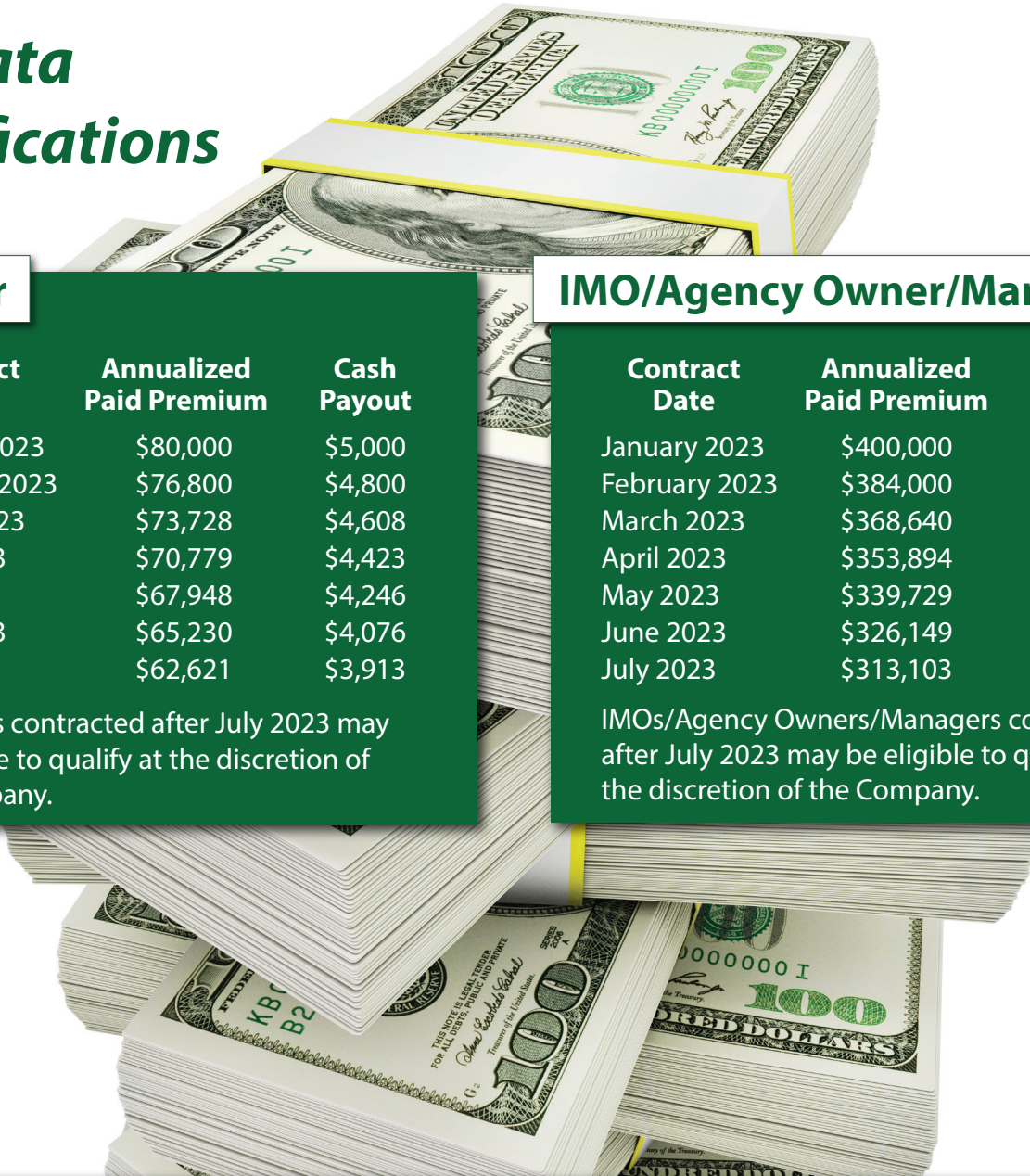
Columbian Life Insurance Company Home Office: Chicago, IL Administrative Service Office: Binghamton, NY



Columbian Life Cash Payout Program

Qualification Period:
January 1 - December 31, 2023

Pro-Rata Qualifications



Producer

Contract Date	Annualized Paid Premium	Cash Payout
January 2023	\$80,000	\$5,000
February 2023	\$76,800	\$4,800
March 2023	\$73,728	\$4,608
April 2023	\$70,779	\$4,423
May 2023	\$67,948	\$4,246
June 2023	\$65,230	\$4,076
July 2023	\$62,621	\$3,913

Producers contracted after July 2023 may be eligible to qualify at the discretion of the Company.

IMO/Agency Owner/Manager

Contract Date	Annualized Paid Premium	Cash Payout
January 2023	\$400,000	\$5,000
February 2023	\$384,000	\$4,800
March 2023	\$368,640	\$4,608
April 2023	\$353,894	\$4,423
May 2023	\$339,729	\$4,246
June 2023	\$326,149	\$4,076
July 2023	\$313,103	\$3,913

IMOs/Agency Owners/Managers contracted after July 2023 may be eligible to qualify at the discretion of the Company.

This program applies to policies issued through Columbian Life Insurance Company. Business must be recorded as issued and paid during the period of January 1, 2023 through December 31, 2023. Policies not taken/NTOs will be deducted from production. Credit for policies with commission splits will go to the writing agent. Producer/IMO/Agency Owner/Manager must be in good standing. The Company reserves the right to determine eligibility for payment. Criteria for Quality awards to be determined by the Company. The Company reserves the right to change or discontinue any award program at its sole discretion and without further notice.

The value of any prize awarded may be reported for tax purposes as required by law. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the above referenced prize. Awards subject to state limitations on agent expensing/prizes.