

**FamProvider term life insurance is designed to meet the needs of today's modern communities.**



With FamProvider, you can have up to \$250,000 coverage on your life and \$5,000, \$7,500 or \$10,000 coverage on family members. Benefits can be used for any purpose such as travel, repatriation, funeral expenses, or any financial need you choose.



## Insuring Tradition

**Cultural Group Benefits was founded in 2000 to support the members of cultural and church associations.**

Strengthening cultural communities through education and financial protection programs.

The founder, an African immigrant, personally understood the importance of community as he and his wife raised a young family in the U.S..

FamProvider is underwritten by Columbian Life Insurance Company.  
Home Office Chicago, IL  
Administrative Service Office Binghamton, NY

FamProvider is available to U.S. citizens and legal immigrants with immediate family members residing in the U.S. and abroad. Product specifications and availability may vary by state and country of residence.

For use with consumers. For complete terms, refer to Policy/Rider Form No. 1F604-CL, 1H841-CL, 1H906-CL, 1H907-CL, 1H908-CL, 1H931-CL, 1H932-CL, 1H933-CL, 1H934-CL and 1H940-CL or state variation.  
Form No. CGB\_007\_01\_051721

## FamProvider

**Protecting you and your loved ones in the U.S. and abroad**



**Cultural Group Benefits  
Insurance Programs**

**CulturalGroupBenefits.com**

## Benefits for You

FamProvider term life insurance pays benefits in U.S. dollars to you or your beneficiaries.

### Who can apply?

Any U.S. citizen or legal resident between the ages of 18 and 65 years old.

**Choose your amount:** \$25,000 to \$250,000

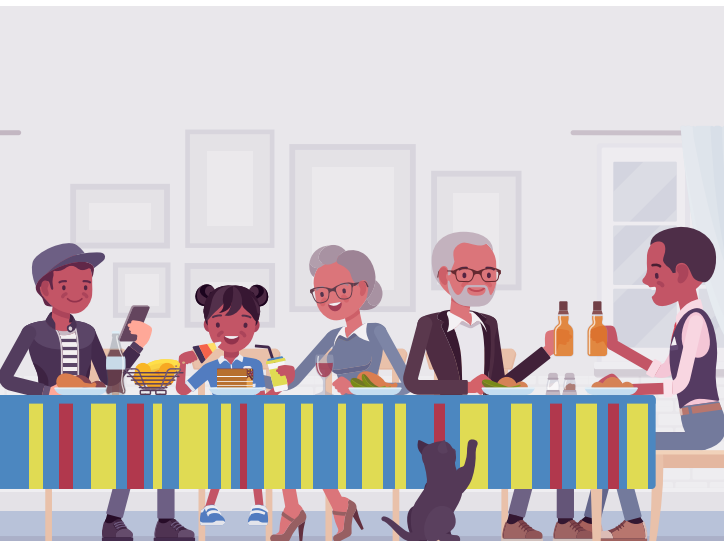
**Choose your term:** 15, 20 or 30 years

*30 year term is available for those age 55 or less*

The following benefits are included at no additional cost:

- Death benefit is doubled if you die from an accident as a fare paying passenger on public transport before age 86.
- After two years your premium may be waived up to six months if unemployed more than four weeks.

*(This benefit is not available in MA, PA, TN or WA.)*



## Family Benefits

### Family Member Term Riders

#### Who can you cover?

Spouse, children, up to four parents, including step-parents or parents-in-law

*(Must be legal residents of the U.S. or approved countries)*

**Choose your amount:** \$5,000, \$7,500 or \$10,000

**Choose your term:** 15, 20, or 30 years



- Eligible family coverage is guaranteed, regardless of health status.
- Full benefits are payable for accidental death on day one.
- A full refund of premium plus 6% interest is returned for a death due to any cause other than accidental injury in the first year.

## Additional Options

Policy holders may purchase the following riders:

**Guaranteed Purchase** - allows the policy owner to increase benefit on the primary insured on future dates, regardless of health.

**Accidental Death** - doubles policy benefit for primary insured if death is from accidental injury.

**Living Benefit** - Up to 95% advanced benefit if primary insured is diagnosed with a covered medical condition. Receipt of living benefit payments may affect eligibility for public assistance and may be taxable.

**Waiver of Premium** - waives premiums for policy and additional riders if disabled for six months or more before age 60.



**Call 651-287-3248**

**Visit [CulturalGroupBenefits.com](https://www.CulturalGroupBenefits.com)**

**FamProvider coverage for you and your family, find an agent or learn more.**