Final Expense eApp
with Point of Sale Underwriting & Remote Signatures

For use in NY only
Final Expense eApp
Easy to Use Electronic Application

- E-signature completed at the time of sale
- Designed for use with laptop, computer, or tablet with adequate screen size
- Available 7am to 1am Eastern Time
- *iPad users* – For best results, please use Google Chrome
Final Expense eApp
Advantages

- eApp acts as a risk qualifier by immediately informing you of any changes in eligibility as you answer each question.
- For telephone sales, the remote signing capability provides a seamless experience.
- Point of Sale Underwriting is available for telesales or in-person sales, allowing you to get an immediate decision while you’re speaking with the client.
- The application is submitted immediately upon signing so your policies can be issued and commissions paid quickly.
- Use of eApp ensures that the correct application* and any required supplemental forms are fully completed.

*Select the application for the applicant’s state of residence. You must be licensed and appointed in the applicant’s residence state.
Final Expense eApp
Required Disclosure Documents

- **For in-person sales,** the eApp Disclosure Packet contains any disclosures you may need for the sale. You must leave a fully completed paper copy of any required forms with the applicant. eApp Disclosure Packets for each state are available online or may be ordered from General Services. Please request Form No. 5354CFG-NY.

- **For telesales,** any required disclosure documents are included in the application documents that are provided electronically to the applicant, so there is no need to provide a paper copy.
To access eApp, go to cfglife.com/producer-login/ and select Log in to the Partners Website.

To register or reset your password, you’ll need to provide your 6-digit agent number, the last four digits of your tax ID and one of the following: date of birth, zip code, telephone number or email address.
Final Expense eApp
Starting a New Application

On the Partners Website:

• Select eApp from the Resources menu
• Select New eApp
• Select the application state and product.

Please note: Do not run a “test case” on yourself or anyone else, as it will count as an active application.
In New York, eApp cannot be used if a replacement is occurring.

If any question on the Definition of Replacement is answered “Yes,” you will need to complete a paper application, using the replacement process required by NY Reg 60. Refer to the New York Reg 60 Instructional Kit, Form No. 2570NY, for detailed instructions.
The application acts as a risk qualifier. If an answer would cause a change in eligibility, a warning message will appear and the status bar will turn yellow or red for the affected plan(s).
After making face amount and rider selections, calculator will display premiums for all modes.
When the Health History and Policy Information is complete, enter the client’s first and last name to proceed. **Do not include a middle name, middle initial or suffix in this area.**

A middle name or suffix can be added on this screen.

eApp will check for valid address. If not validated, you may correct or accept the address entered.
Final Expense eApp
Beneficiary Screen

Tap or click to add a beneficiary
Tap or click to add a contingent beneficiary
Select an owner from a previously entered name or select “Other” to name a different owner.

If “Other” is selected, the section expands to collect information.
**Final Expense eApp**

**Payment Information**

- **Payor**: Select a payor from the drop down or select “Other” to name a different payor.

- **Effective Date**: Change the effective date if backdating or if the initial premium is to be drafted at a future date.

- **Payment Frequency**: Select a payment frequency.

### Payment Information

<table>
<thead>
<tr>
<th>Role: Proposed Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payor is</td>
</tr>
<tr>
<td>Jane Doe</td>
</tr>
</tbody>
</table>

### Payment Frequency

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/10/2021</td>
<td></td>
</tr>
</tbody>
</table>

**Notes**

- If a future effective date is entered, only this option is available.
- If not future dating, only this option is available.

Draft initial premium from the account below at a future date. (The first draft must be within 35 days of the application date). If you select an initial premium draft date in the future, you will not have potential coverage until that date under the Conditional Receipt.

Immediate Draft: Draft initial premium upon receipt of the application at Columbian’s office, from the account below. Please note that your bank account may be debited the same day your agent submits this authorization.
Final Expense eApp
Payment Information

Select a method for ongoing premium payments.

Select whether premiums will be paid on the same date each month or a specific week and day of the month.

Enter the bank information.

Select this option to have bank draft dates match Social Security deposits.
If any replacement question is answered “Yes,” the eApp process will stop. You will need to complete and submit paper copies of the following forms:

- Application Form No. A745NY
- Definition of Replacement Form No. 2207NY
- Request/Authorization for Release of Policy Information Form No. 2220NY
Select whether the policy should be mailed to the owner or to the agent for delivery to the owner.

Enter special requests/remarks here. If the Proposed Insured is taking prescribed medicine, enter the medication name and include the condition prescribed for.

Click here to add a third party to receive important notices.
If the Child Term Rider was selected, enter the required information.

If the applicant doesn't know the child’s birthdate, enter the child’s age.

Select a beneficiary from the drop down or click here to add a different beneficiary.
Final Expense eApp
Child Health History

Answer all questions for all proposed insured children.

If any question is answered “Yes,” a drop down will appear to identify which child the answer applies to.

The child will not be eligible for coverage.
For in-person sales, provide any required disclosures from the eApp Disclosure Packet (Form No. 5354CFG-NY). For telesales, the disclosures are included in the PDF file that is sent to the applicant for review and signature.
Review the summary before proceeding. You may return to the application to make any corrections before obtaining signatures.

**Summary of Coverage Applied For**

- **Proposed Insured:** Jane Doe
- **Gender:** Female
- **Plan:** Classic Elite
- **Policy Effective Date:** 12/10/2021
- **Policy Face Amount:** $25,000
- **Billing Method:** Electronic Funds Transfer
- **Payment Frequency:** Monthly
- **Initial Premium Amount:** $56.20
- **Subsequent Premium Payment:** $56.20

- **Check this box if the face amount should be adjusted to match the premium if the policy issued differs from the plan applied for.**
- **Check this box if the policy to be issued without a signed amendment if the policy issued differs from the plan applied for.**
Final Expense eApp
In-Person Signatures

Finish

Application entries are complete. Please sign and submit the application by clicking the button below. The application forms shown below have been filled out with the answers you provided on the previous screens. Please review the forms and verify that the information on them is correct.

If any of the information on the forms is not correct, you may click the "Decline" button to return to the application entry screen and the forms shown below will be discarded.

Pay special attention to the portions of the forms where your signatures are requested.

After you review the forms, you will be asked to accept the terms of this application by signing your name electronically.

Please use your full name when entering the electronic signature.

Was the application completed by phone?

Yes ☐  No ☐

For in-person sales, answer No.

Select Sign and Submit to submit for underwriting or POS Authorization to get an immediate underwriting decision while you’re with the client.
Final Expense eApp
In-Person Signatures

Finish

All required information has been entered. Your application is In Good Order.
Signature(s) are required from Jane Doe. Please pass control to that person.

<table>
<thead>
<tr>
<th>Name</th>
<th>Signee</th>
<th>Checklist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jane Doe</td>
<td>Insured</td>
<td>✗</td>
</tr>
<tr>
<td>Frank Smith</td>
<td>Owner</td>
<td>✗</td>
</tr>
<tr>
<td>Columbian Representative</td>
<td>Licensed Agent</td>
<td>✗</td>
</tr>
</tbody>
</table>

Tap or click to begin the signing process.
Final Expense eApp
In-Person Signatures

Signature ceremony for Jane Doe

All parties to this application for insurance, please sign your names on the indicated lines below.

You agree that you have read this entire form completed with your answers to the questions and that the answers are complete and true to the best of your knowledge and belief.

You agree that by signing your name on this electronic application where indicated below, you are signing this form indicating your agreement to be bound to the terms and conditions in this form.

You agree that signing your name electronically is your legal signature on this document.

Please use your full name when entering the electronic signature.

I agree

Confirm

Signers must agree and confirm
After reviewing the authorization, the signer clicks on the “Sign” flag to bring up the signature box.

Signature may be typed or entered using a mouse, stylus or fingertip. Written signature must resemble the actual signature. A simple line or dot is not acceptable.
Final Expense eApp
In-Person POS Decision

Most decisions delivered within 37 seconds.

Be sure to sign and submit the application.
The signer agrees to use their electronic signature, then reviews the application and disclosure forms, including the Definition of Replacement, before signing.

Signature can be typed or signed. Written signature must resemble the actual signature. A simple line or dot is not acceptable.

The signer clicks the flag to sign.

The signature is applied.
Finish

Application entries are complete. Please sign and submit the application by clicking the button below. The application forms shown below have been filled out with the answers you provided on the previous screens. Please review the forms and verify that the information on them is correct.

If any of the information on the forms is not correct, you may click the “Decline” button to return to the application entry screen and the forms shown below will be discarded.

Pay special attention to the portions of the forms where your signatures are requested.

After you review the forms, you will be asked to accept the terms of this application by signing your name electronically.

Please use your full name when entering the electronic application.

Was the application completed by phone? Yes ☐ No ☐

For telephone sales, answer Yes.

Select POS Authorization for an immediate underwriting decision or Remote signing to sign and submit for underwriting.
Enter the email address and assign an access code for each signer.

Share the access code with the signer. They will need it to access the document.

Each signer will receive an email from DocuSign and will enter their access code to review the document.
The signer agrees to use their electronic signature, then reviews the application and disclosure forms.

The signer adopts a signature style by selecting a font, drawing their signature or uploading a file.

Signature is applied to each document as the signer clicks on each signature flag.
If corrections are needed, the signer can select “Other Actions” and “Decline to Sign.”

On the eApp Finish screen, select “Cancel Signing.” This will unlock the application and allow you to make corrections before resending for signatures.
If POS was selected, the decision will be delivered while you’re on the phone with the client.

Most decisions delivered within 37 seconds.

When the decision is delivered, select the Remote signing to sign and submit the application.

Enter an email address and access code for each signer and send the email.
Final Expense eApp
Remote Signatures

You will receive an email from DocuSign when all signatures are complete.

The signed application will automatically be submitted to the Company.
The application will be submitted after all signatures are applied.

The application will show as “Submitted” in your portfolio.

eApp will let you know that the application was successfully submitted.

Tap or click to download PDF of completed application.
Dignified Choice® Final Expense eApp with Risk Qualifier, Point of Sale Underwriting and Remote Signatures makes doing business with Columbian easier than ever!

If you need assistance, please call our Sales Support Team at (800) 423-9765 ext. 7582 weekdays 8:00am to 4:30pm Eastern

Columbian Mutual Life Insurance Company
Home Office: Binghamton, NY

For agent use only. Not for use with consumers.
Refers to Policy/Rider Forms 1F607A, 1F609A, 1H884A, 1H915B and 1H916B.

Form No. 5365CFG-NY (4/23)