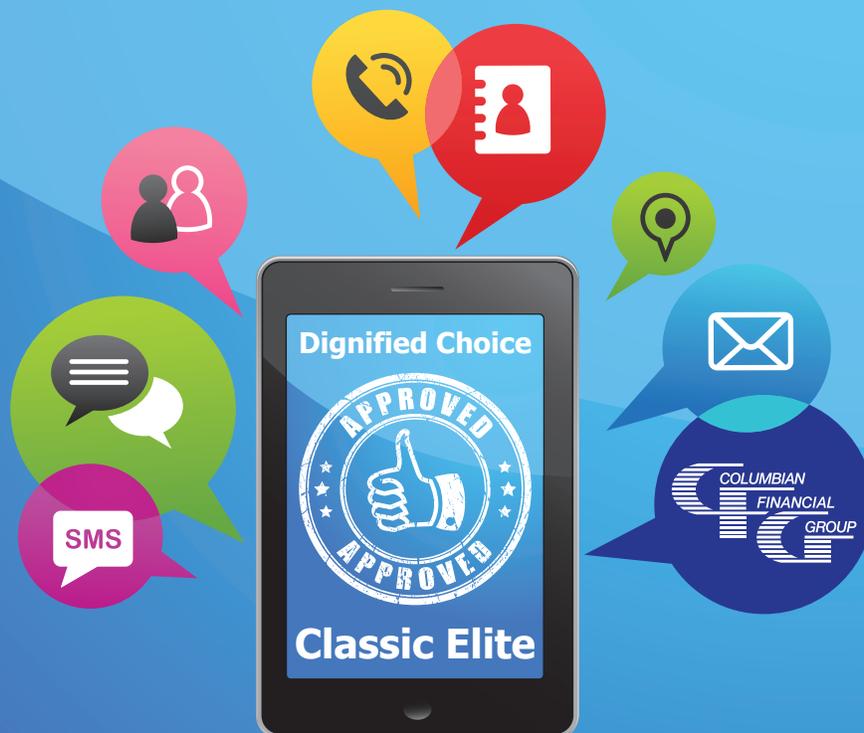


*We use our phones to quickly get just about anything we want these days...*



*Now you can use yours to get Final Expense underwriting approvals in under 2 minutes!*

Get Columbian's Final Expense *Instant Decision* mobile app and start getting your underwriting decisions in seconds.



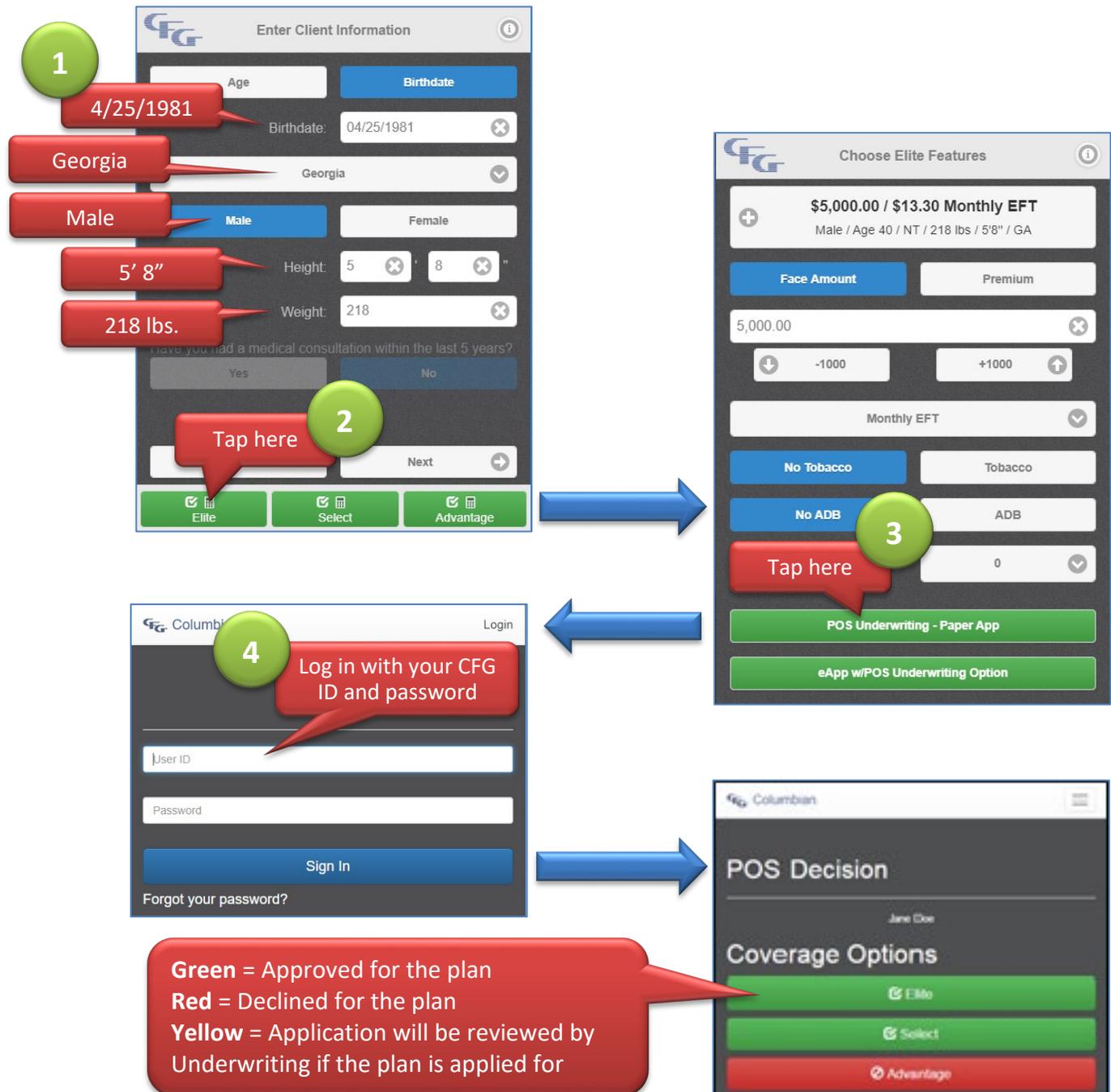
**Columbian Mutual Life Insurance Company**  
Home Office: Binghamton, NY

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

Columbian Life Insurance Company is not licensed in every state.

# Try our “John Doe” test case to see how easy it is to get your CFG Final Expense underwriting decisions in under two minutes!

Download the CFG Final Expense Calculator from the App Store or Google Play Store. The first time you use the app, enter **cfgfe** to log in. Enter the case below. *Please note that the Point of Sale Decision utilizes a live underwriting process, so you should not submit test cases on yourself, your family members or fictitious identities. Please use only the test case as described below to familiarize yourself with the POS Decision tool.*



The Point of Sale Underwriting decision will be delivered in less than two minutes! More than 80% of applicants qualify for Elite premiums, and being able to tell your client that they are approved for the best plan is a great way to close a sale! For the few cases where Elite is not approved, you'll be able to discuss options while you're with your client.