COLUMBIAN FINANCIAL GROUP

Electronic Application

AGENT TRAINING

Columbian's eApp

- Easy-to-use electronic application
- E-signature completed with the applicant at the time of sale
- Available 7am to 1am Eastern Time
- ***For best results, use laptop, computer, or tablet with adequate screen size.*** Not recommended for use with cell phone.
- iPad users - If you experience problems using Safari, please use Google Chrome.

eApp Advantages

- Built-in Risk Qualifier saves time
- Point of Sale underwriting decision option
- Immediate submission of application for faster turnaround
  - Policies issued more quickly
  - Commissions paid more quickly
- Eliminates errors
  - Ensures that the correct application is used
  - Ensures that information is not missing
  - Ensures that any required supplemental forms are completed
  - Reduces amendments

Important Reminders

- eApp cannot be used to transmit an application that was completed on paper. **You may not take a paper application and transfer it to eApp at a later time.**
- **The electronic application must be completed <u>with the applicant</u>.** The Proposed Insured must enter his or her own signature.
- HIPAA regulations prohibit us from accessing health information without the applicant's written authorization

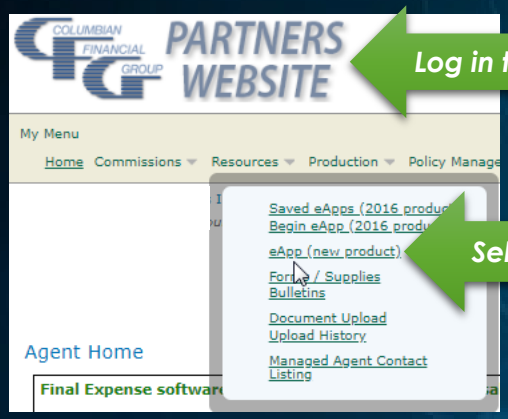
Required Disclosure Documents

The eApp Disclosure Packet contains any printed disclosures you may need during the sale.

- You must leave a fully completed paper copy of any required forms with the applicant.
- When signing the eApp, you must certify that you have provided all required disclosure documents to the applicant in paper form.

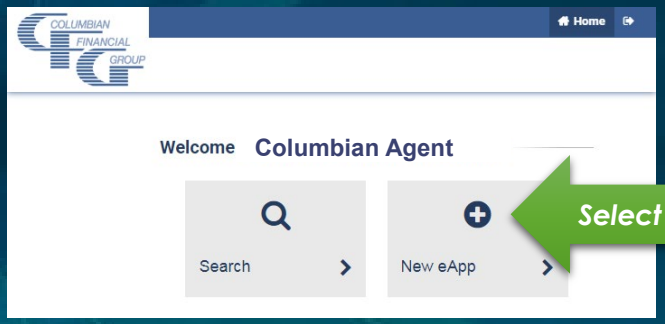
eApp Disclosure Packets for your state are available online or may be ordered from General Services. Please request Form No. 6199CL followed by your state abbreviation.

Completing a New eApp

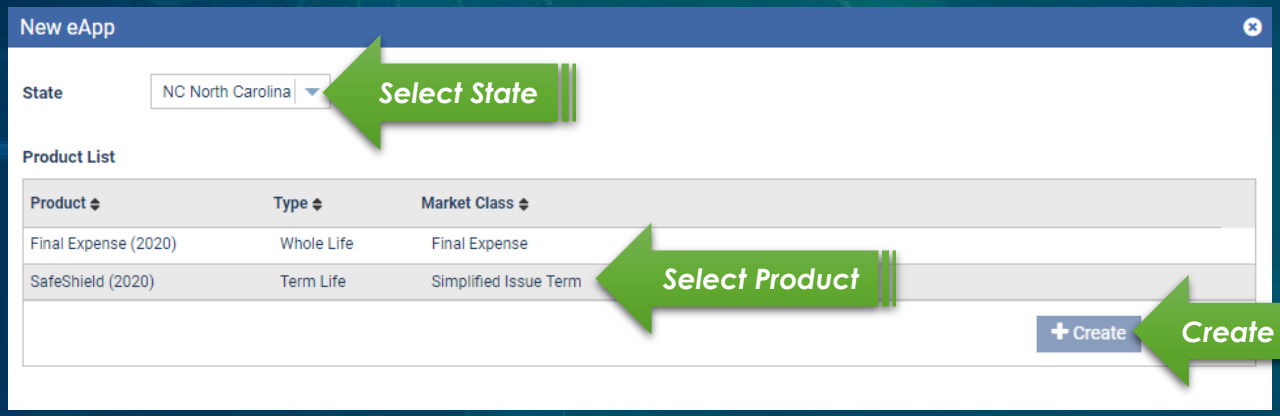


Log in to the Partners Website

Select Resources / eApp (new product)



Select New eApp

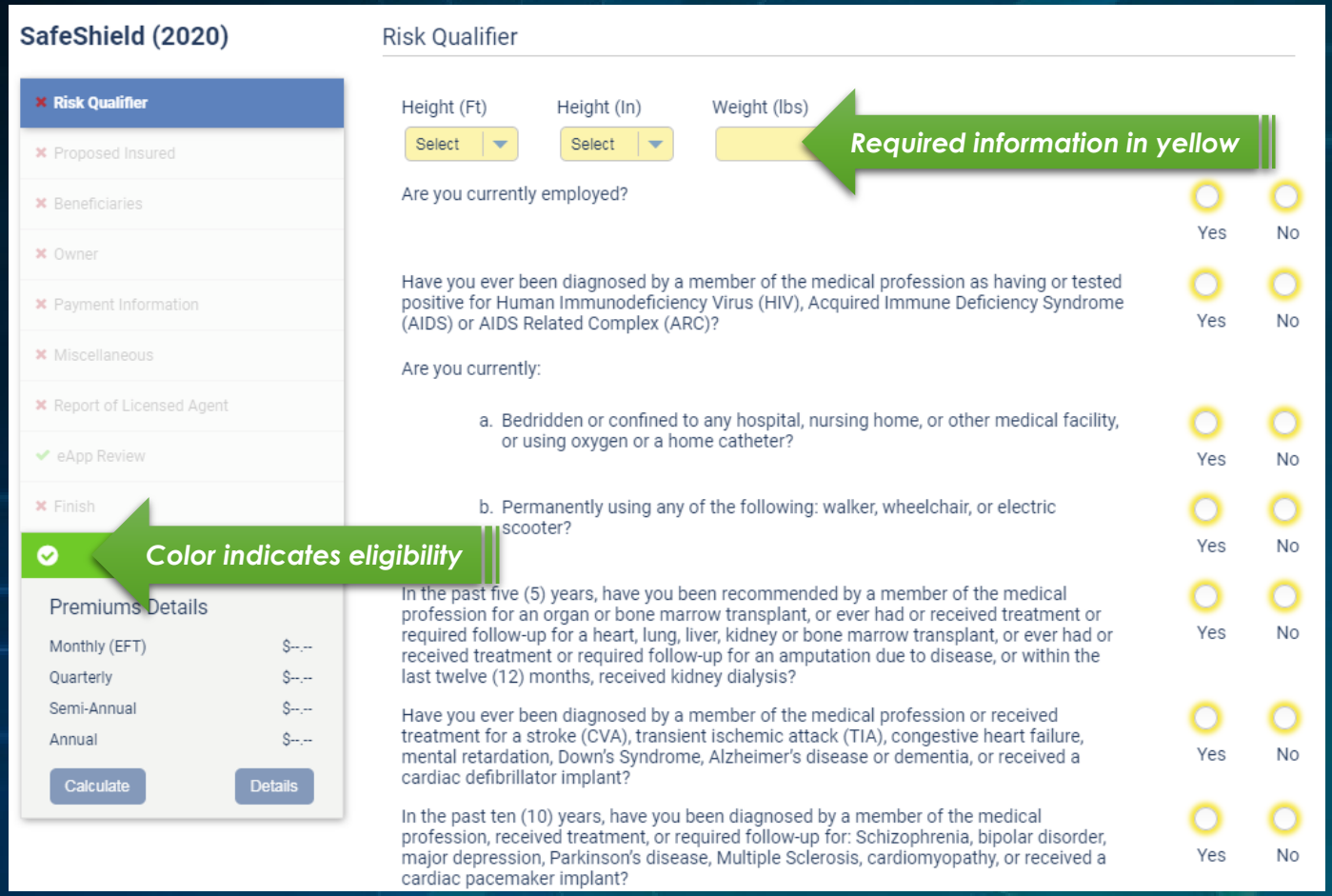


Select State

Select Product

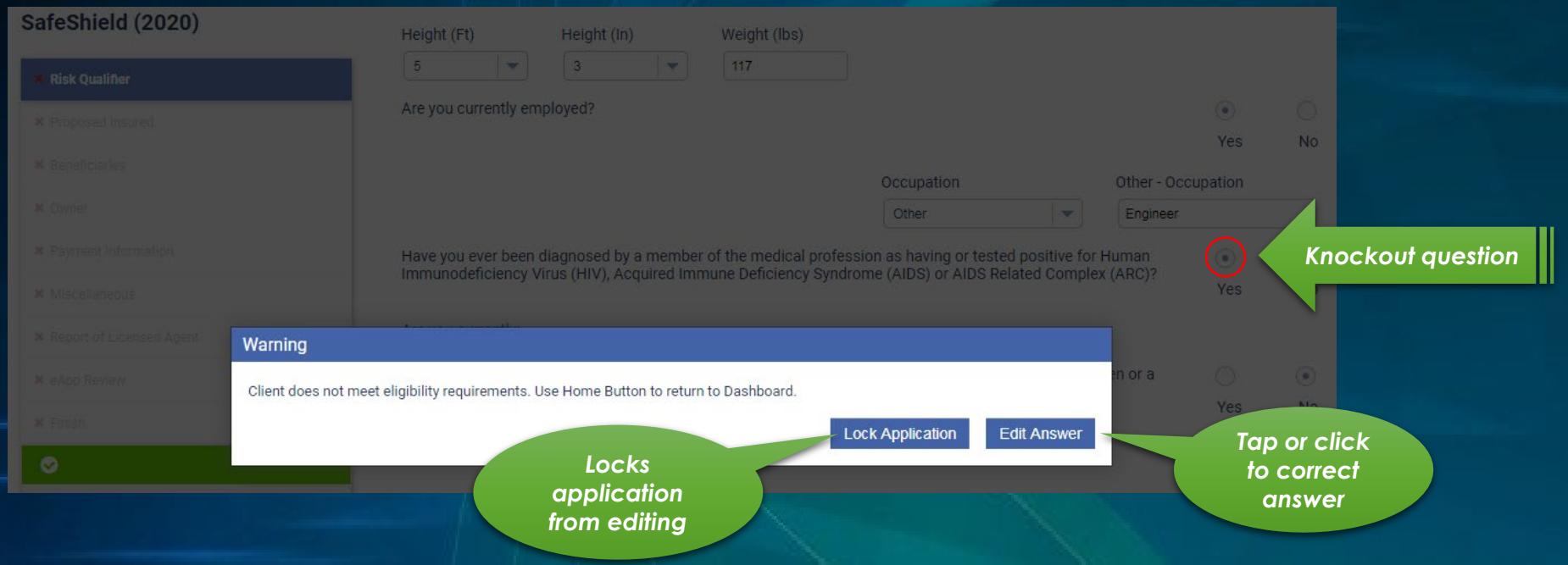
Create

Risk Qualifier



Risk Qualifier

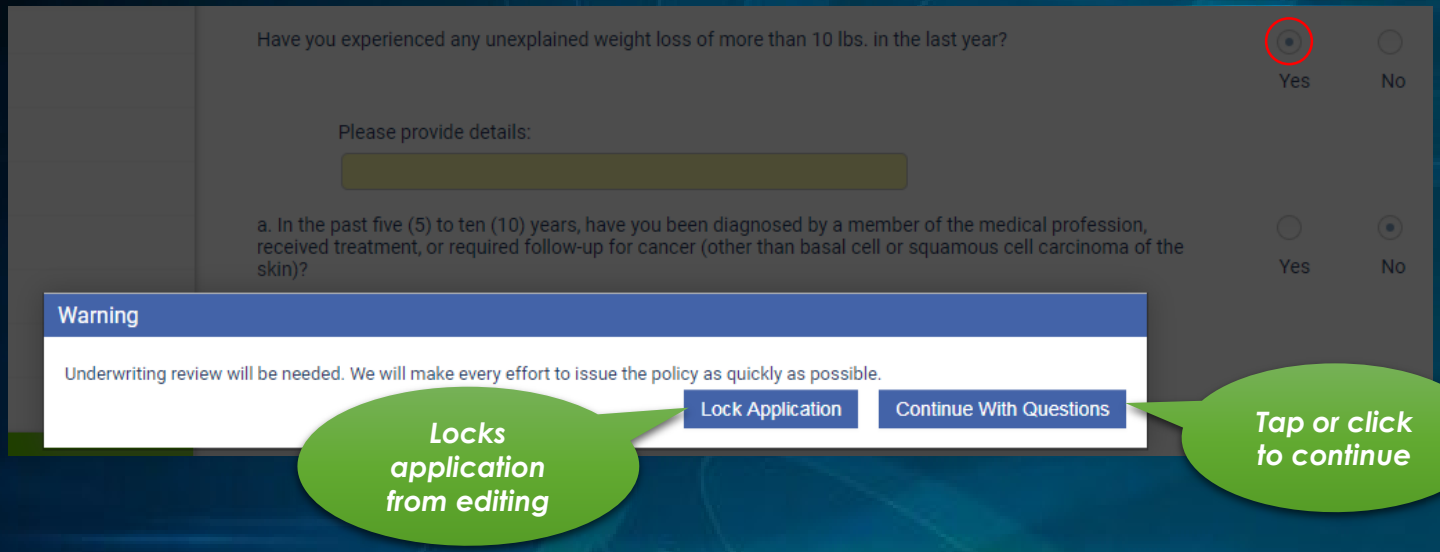
Interactive Risk Qualifier asks knockout questions first.
Answers generate warnings as needed.

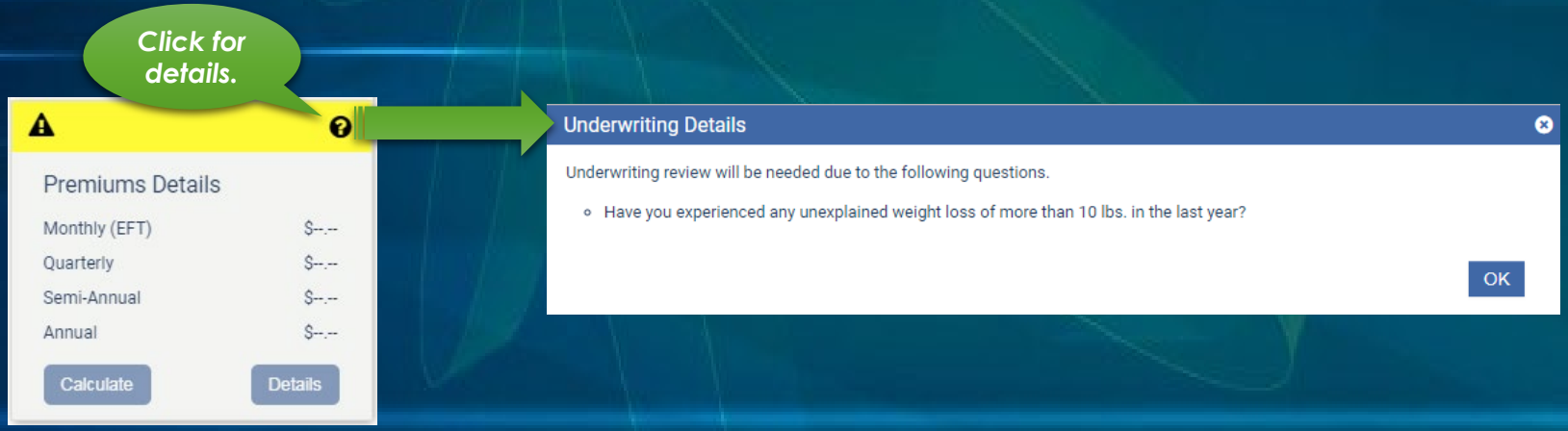


Choose "Edit Answer" if button was selected by mistake.
The "Lock Application" button will lock the application from editing.

Risk Qualifier

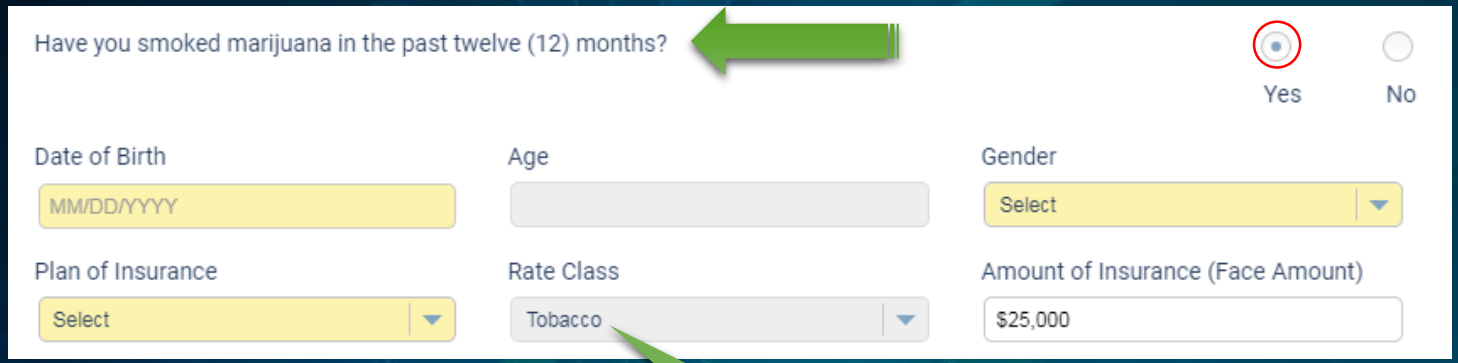
A warning will appear if underwriting review will be needed.





Risk Qualifier

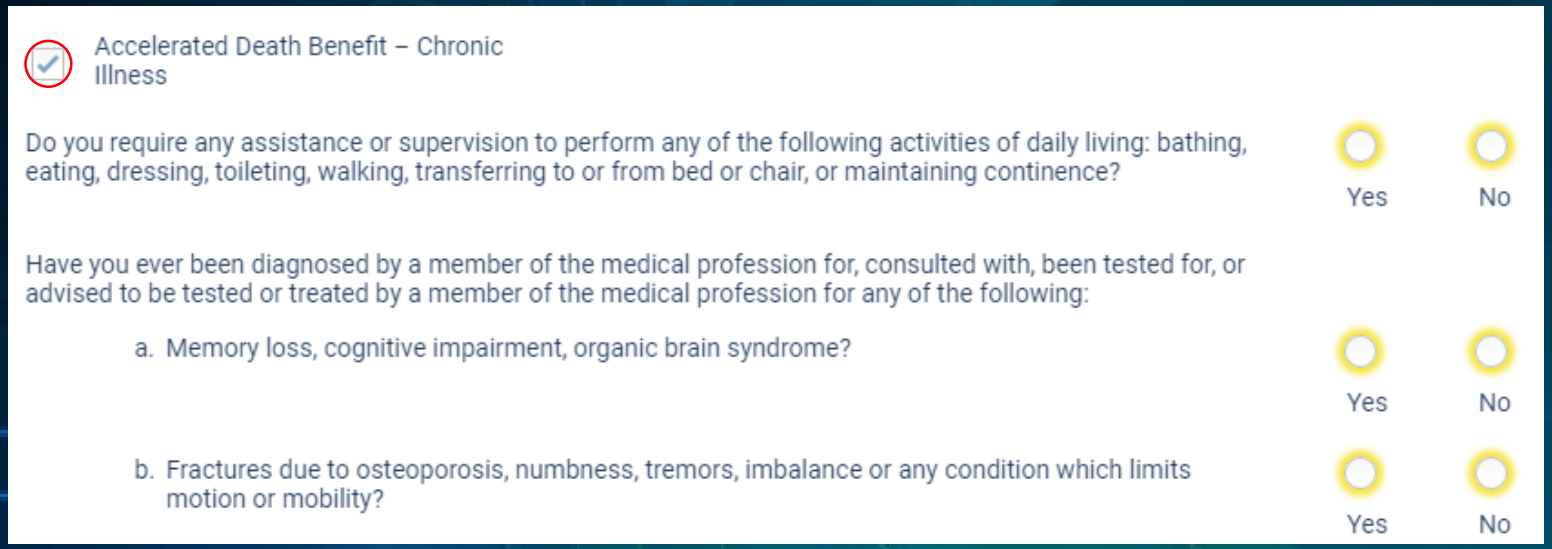
Answering "Yes" to the question regarding smoked marijuana will automatically change the rate class to Tobacco.



Tobacco premiums apply if the applicant has smoked marijuana in the past 12 months.

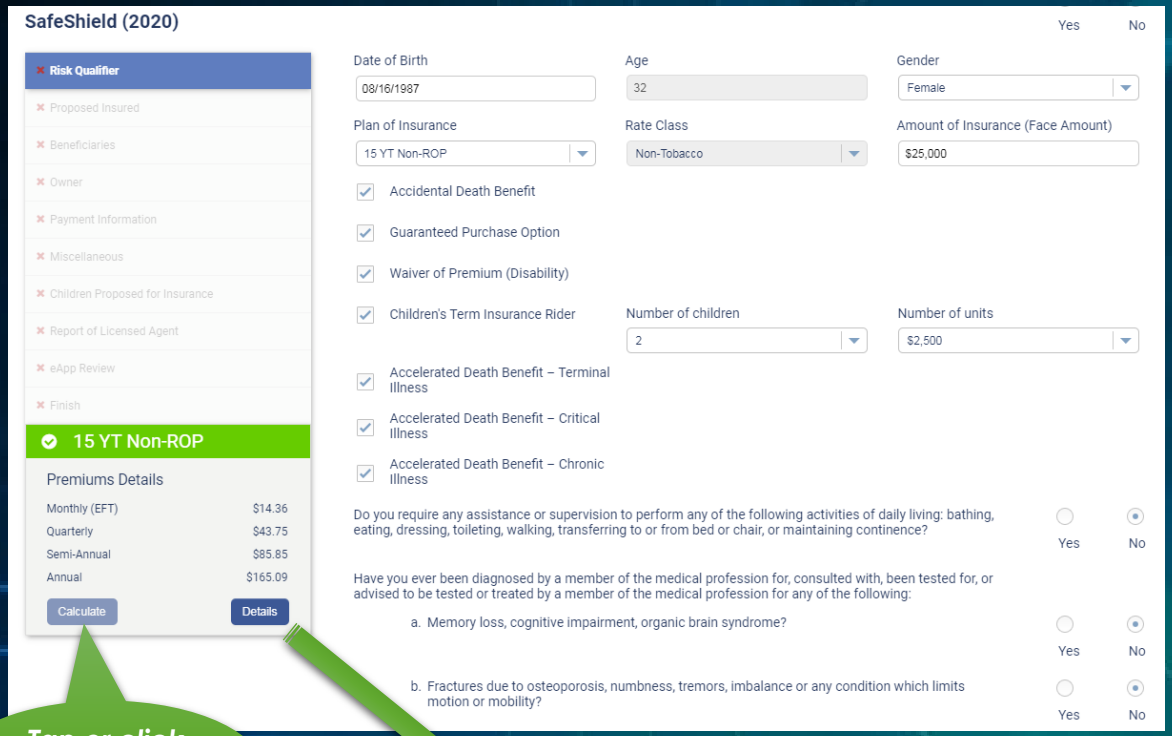
Risk Qualifier

Questions associated with the Chronic Illness Rider will appear only if applying for the rider.

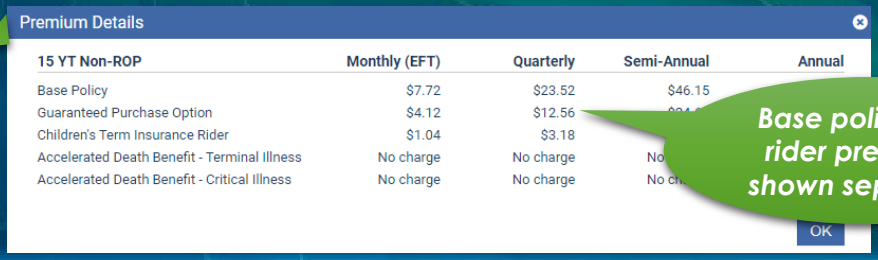


Risk Qualifier

After making face amount and rider selections, the calculator will display premiums for all modes.



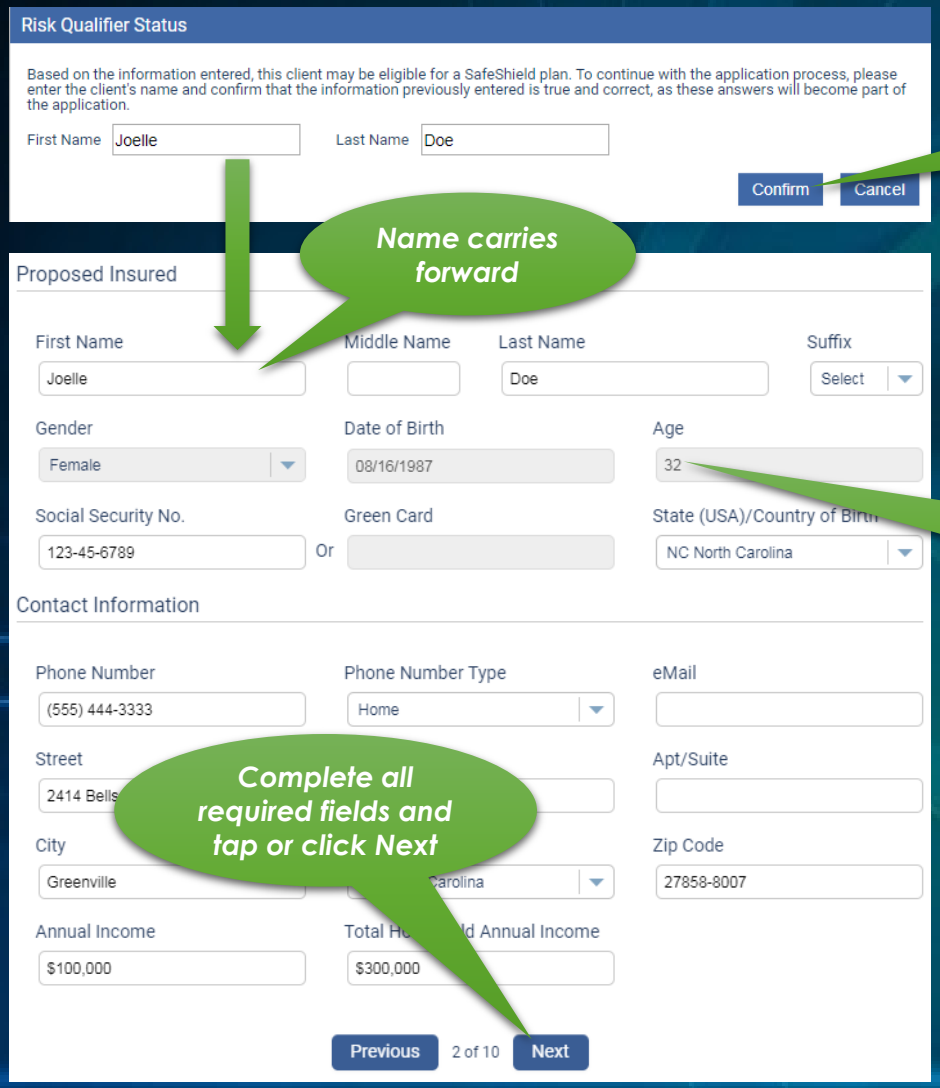
Tap or click to calculate premiums



Base policy and rider premiums shown separately

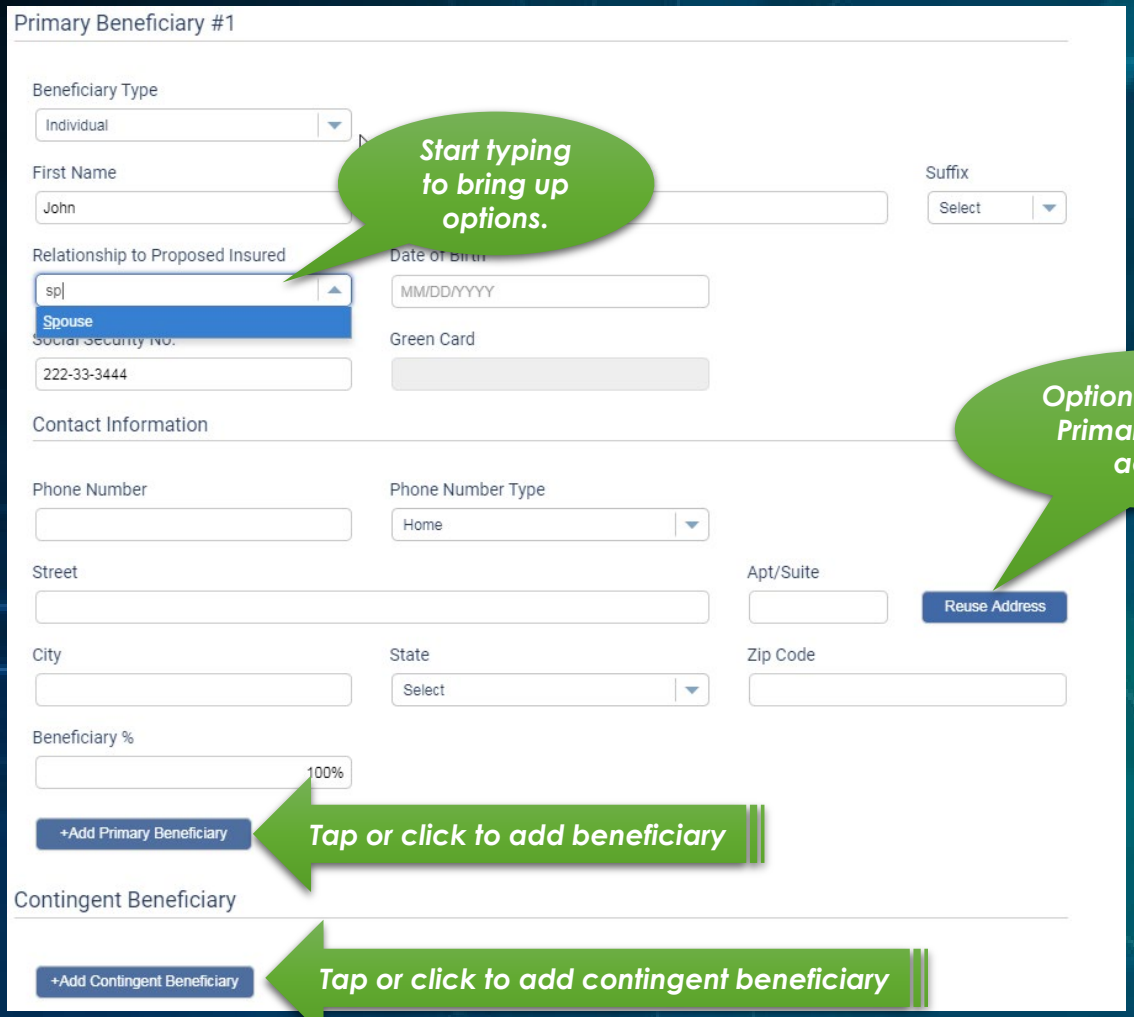
Proposed Insured

Enter the Proposed Insured's name to continue.



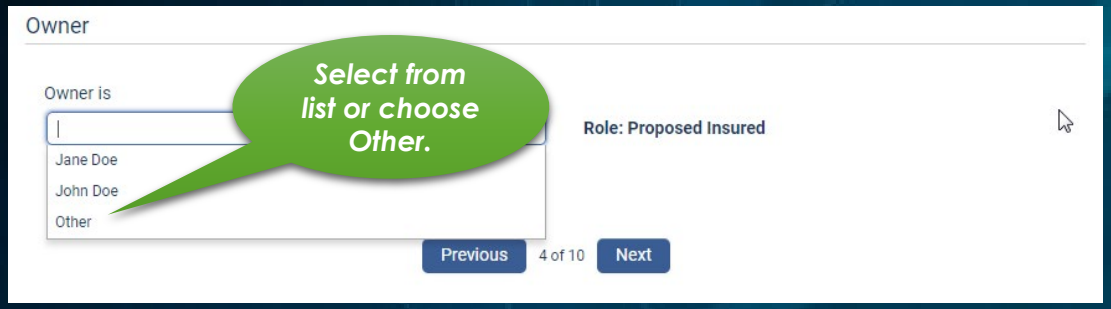
Beneficiaries

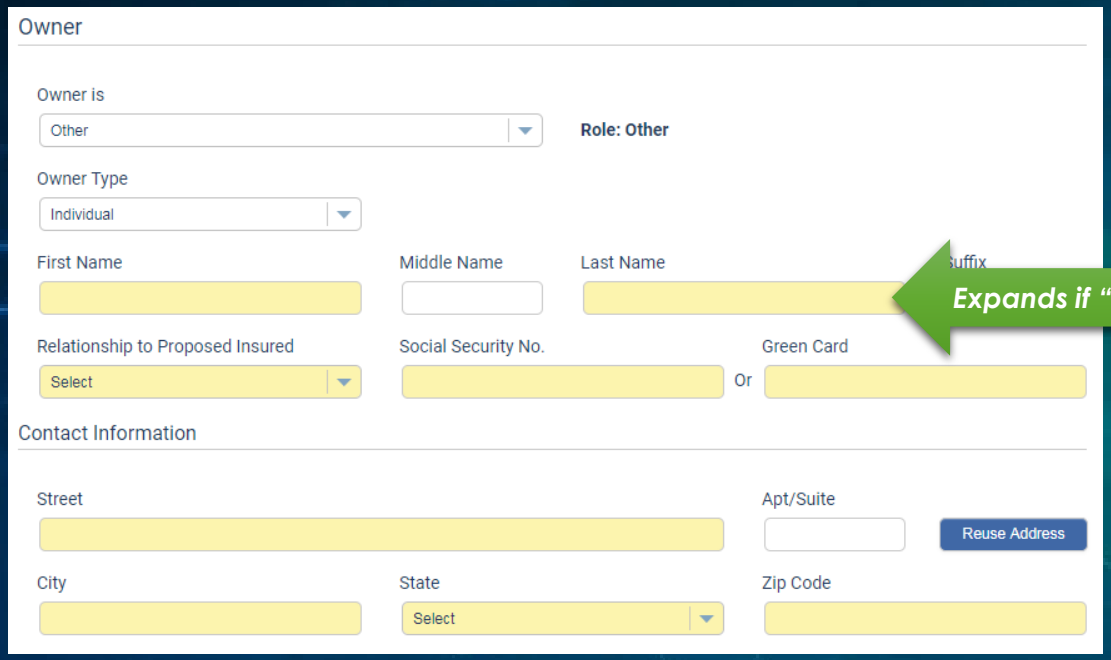
Name, relationship and Social Security Number or Green Card Number are required. Additional information is optional.



Owner

Select from drop down list or choose Other to name a different Owner.



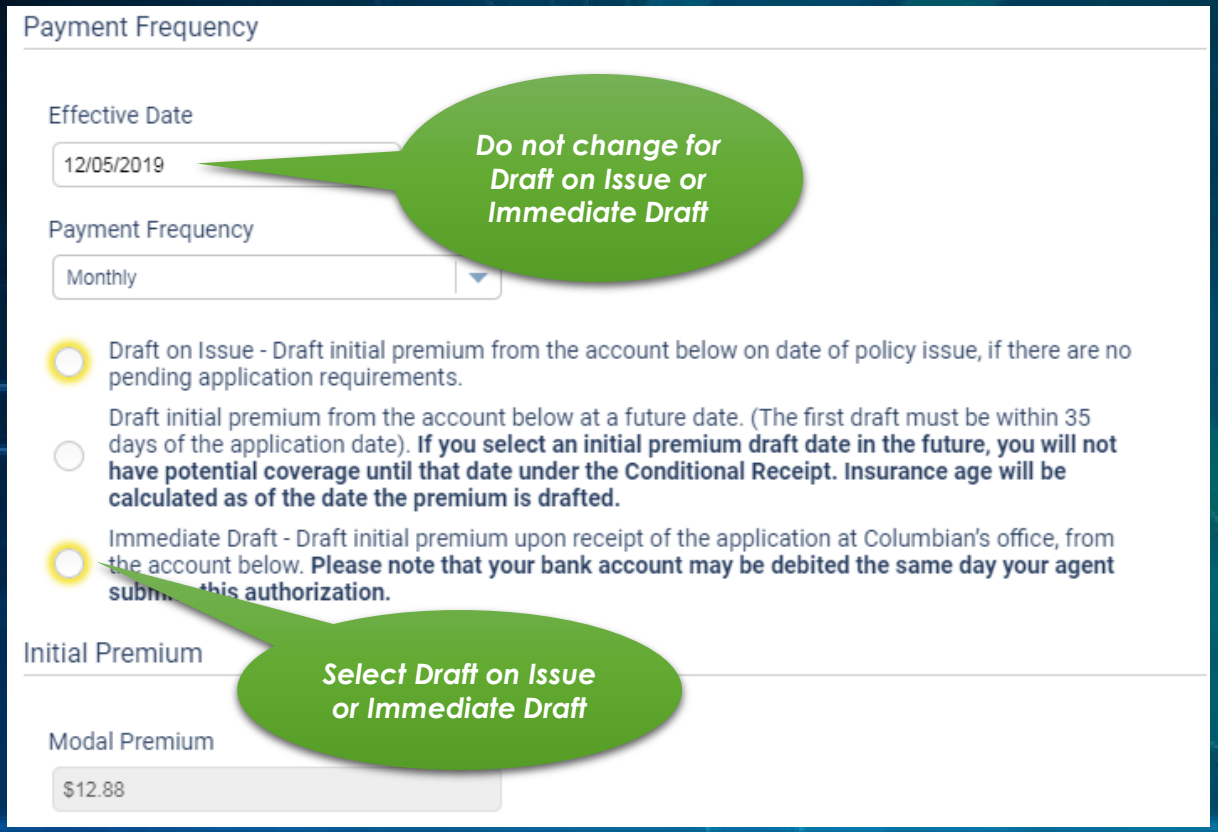


Payment Options

The initial premium can be drafted:

- When the policy is issued
- At a future specified date (within 35 days of application date
- Immediately upon receipt of the application

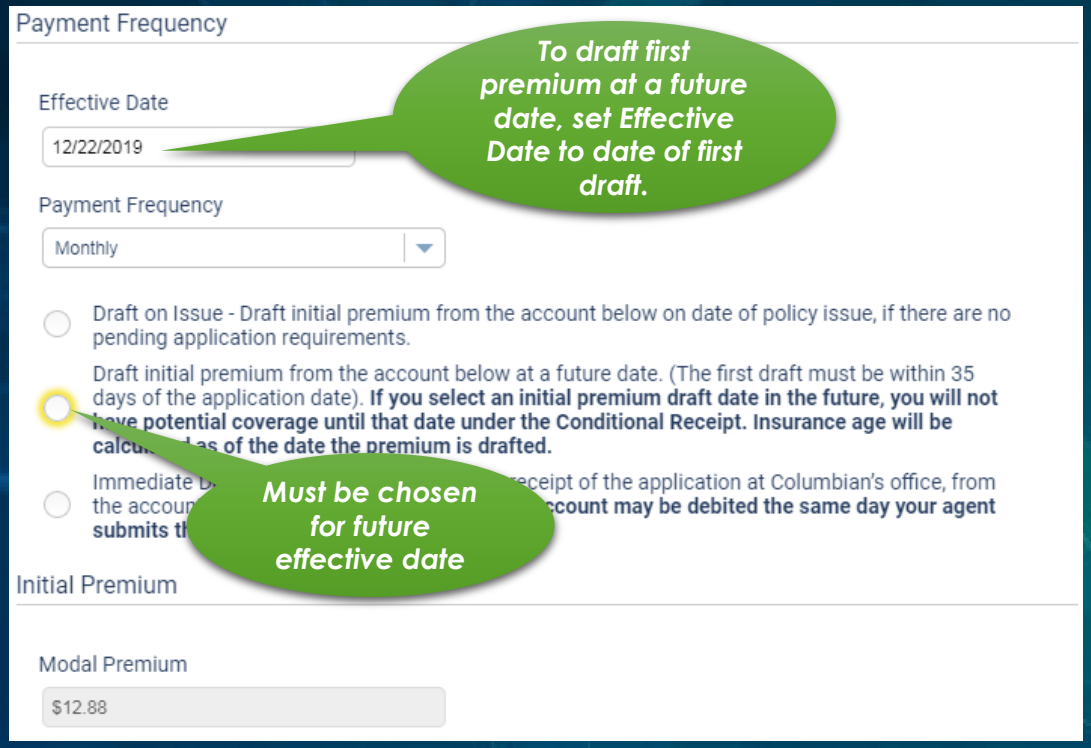
For Draft on Issue or Immediate draft, do not change the Effective Date. Select one of the options highlighted in yellow.



Payment Options - Future Draft

To have the initial premium drafted at a future date, set the Effective Date to the date of the first draft and select the highlighted option. When a future effective date is selected, the other draft options are disabled.

The effective date must be within 35 days of application date.

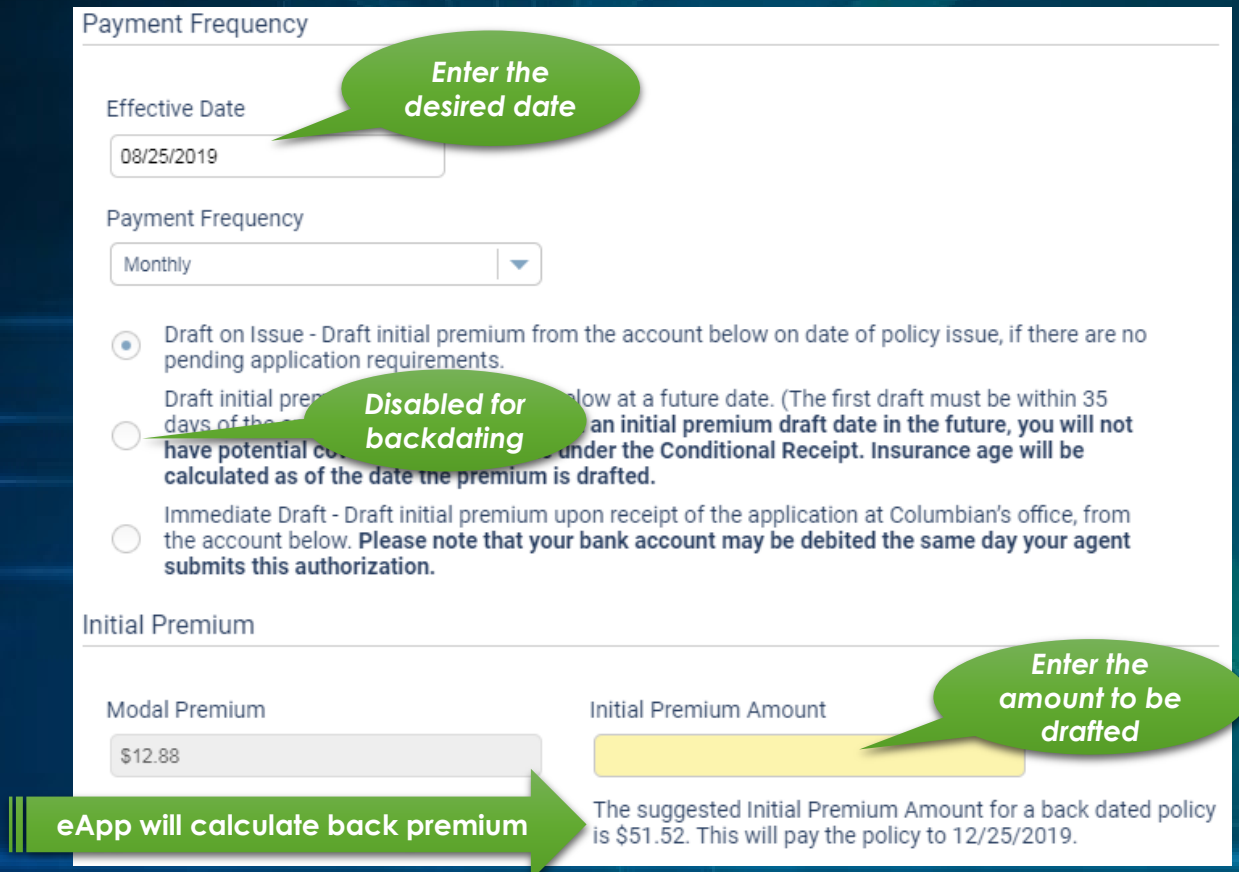


Payment Options - Backdating

Policies may be backdated up to six months to save age. To backdate, set the Effective Date to the desired date.

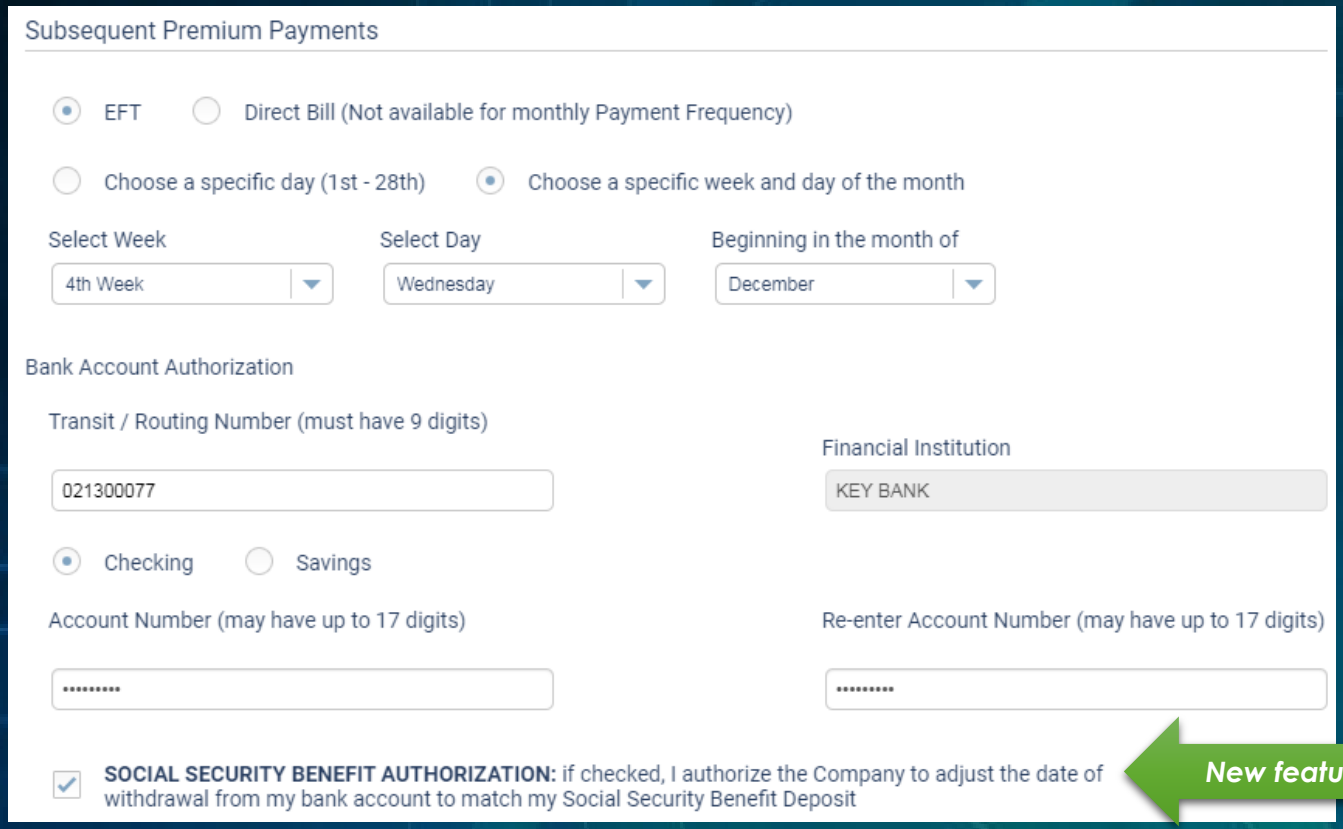
Back premiums to the Effective Date must be paid.

Future draft date is not available when backdating.



Subsequent Premiums

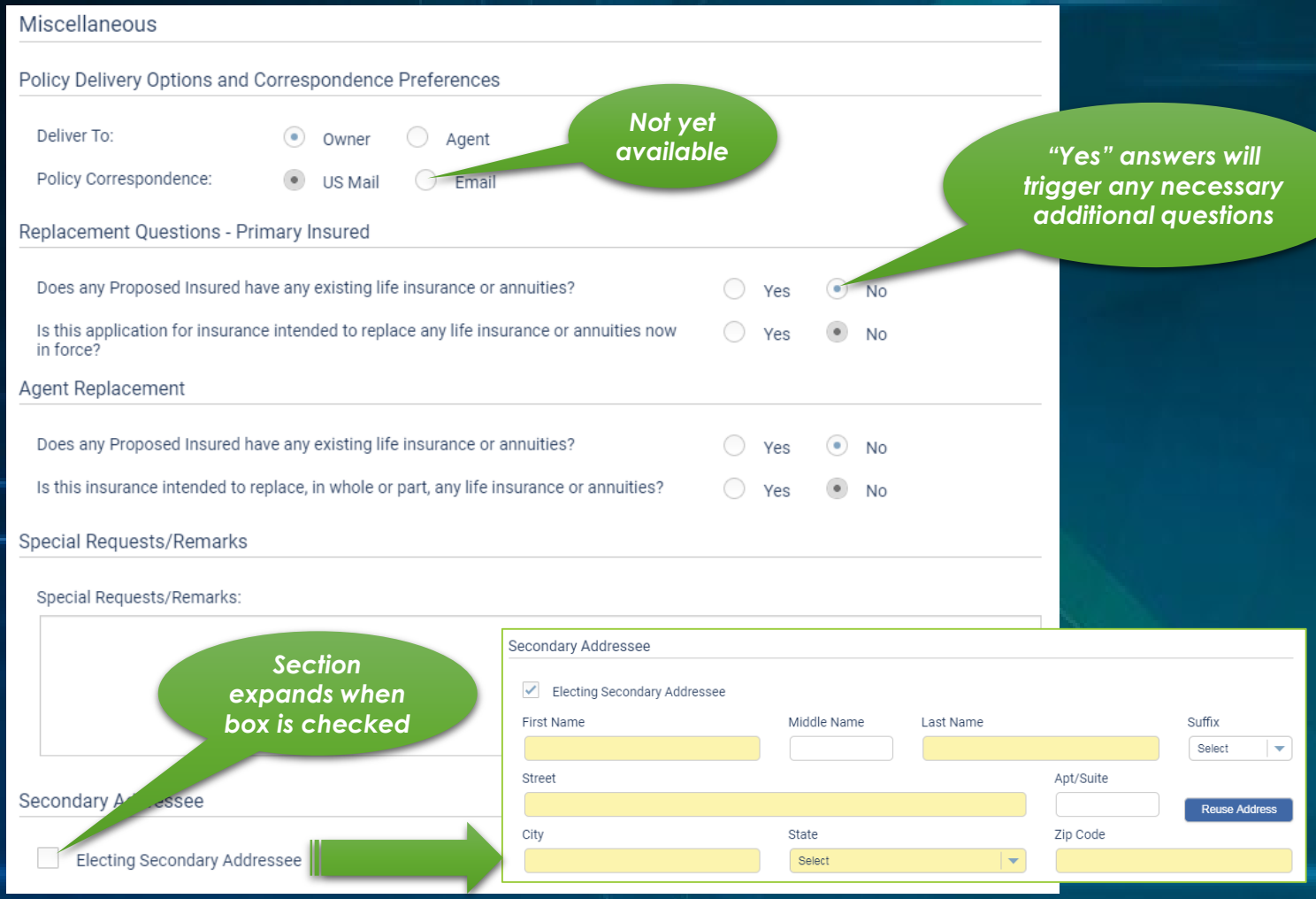
For EFT payments, choose a day between the 1st and the 28th of the month or a day of week / week of month combination to coincide with bank account deposits.



New **Social Security Benefit Authorization** allows premiums to be drafted the same day Social Security benefit is deposited, even when the deposit occurs early due to a holiday.

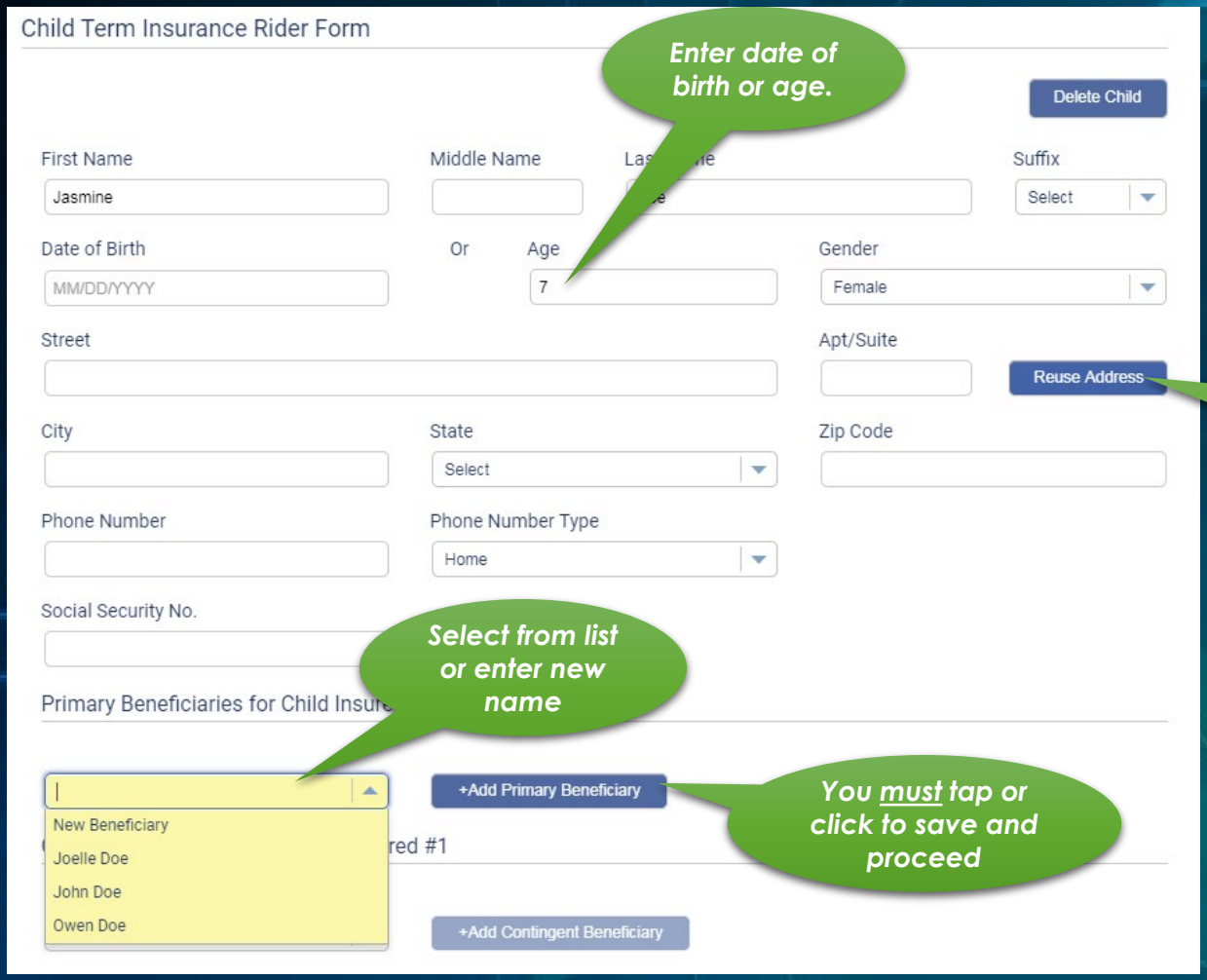
Miscellaneous

Select the delivery preference, answer the replacement questions, enter special remarks and elect secondary addressee, if desired.



Child Term Riders

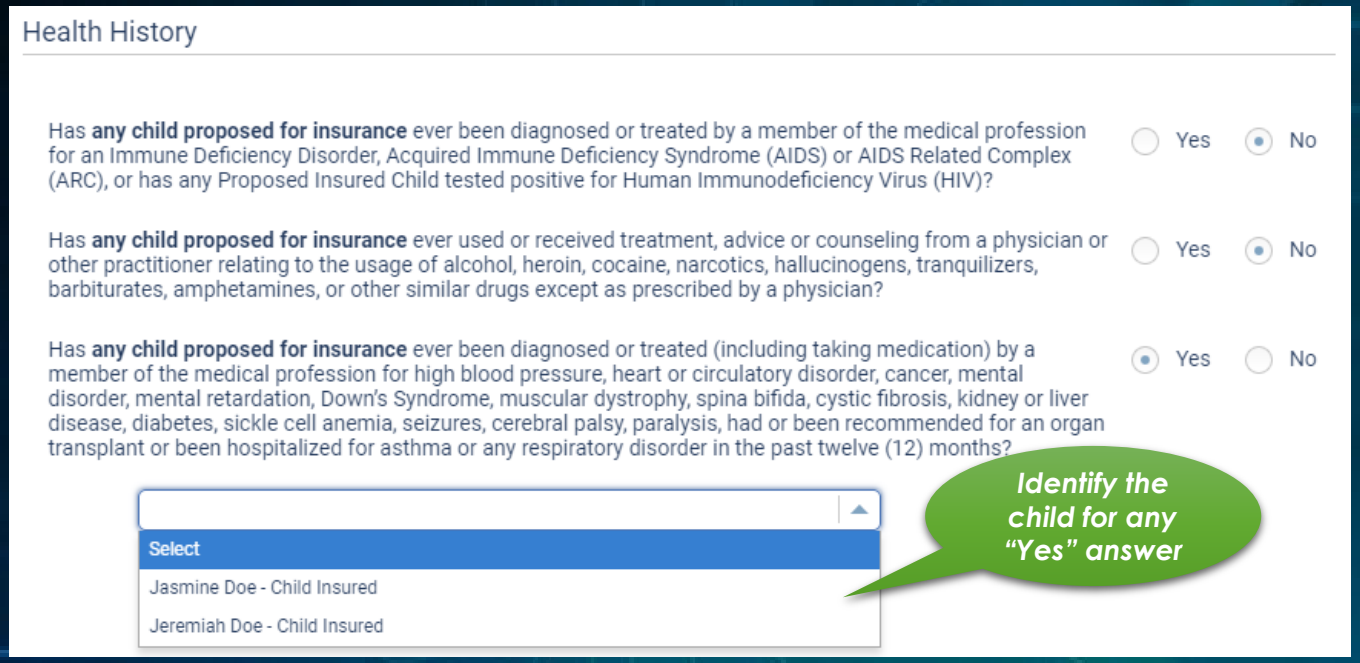
Enter the required information.



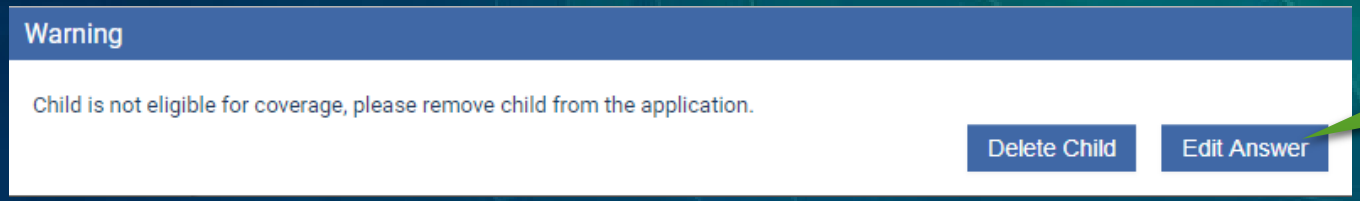
Each child may have a different beneficiary.

Child Term Riders

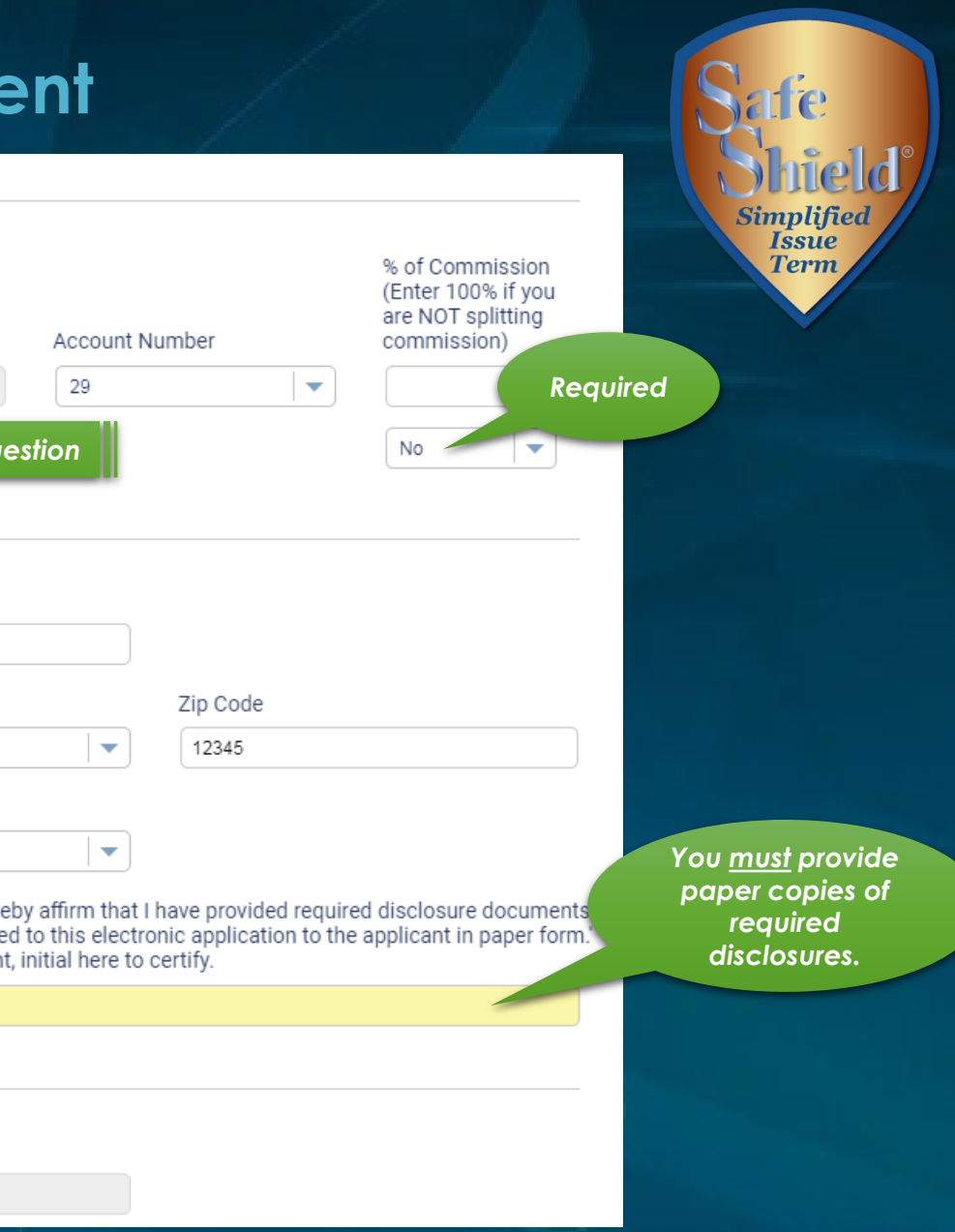
Health questions apply to all proposed insured children.



"Yes" answer makes child ineligible. You may change the answer if it was selected by mistake.

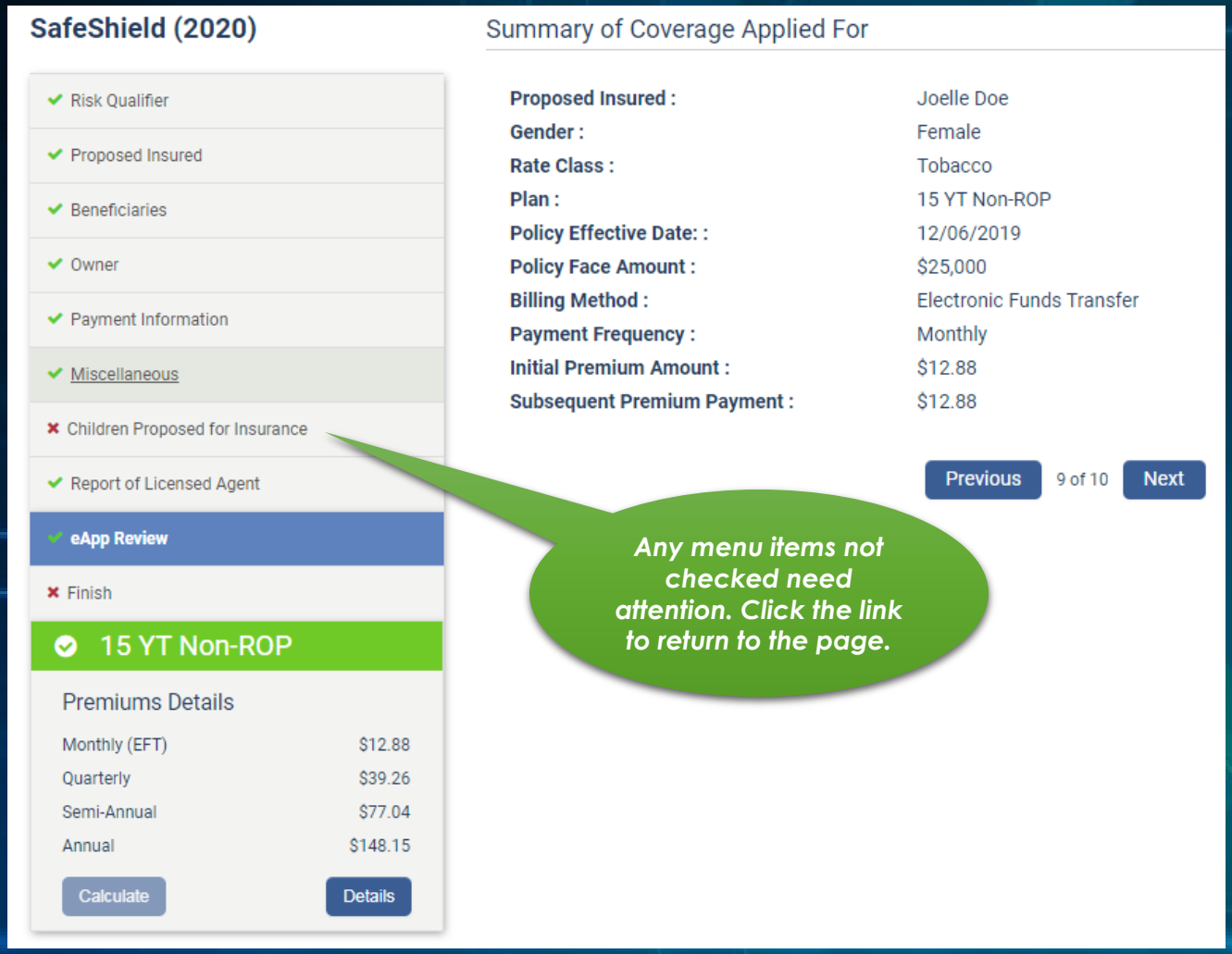


Report of Licensed Agent



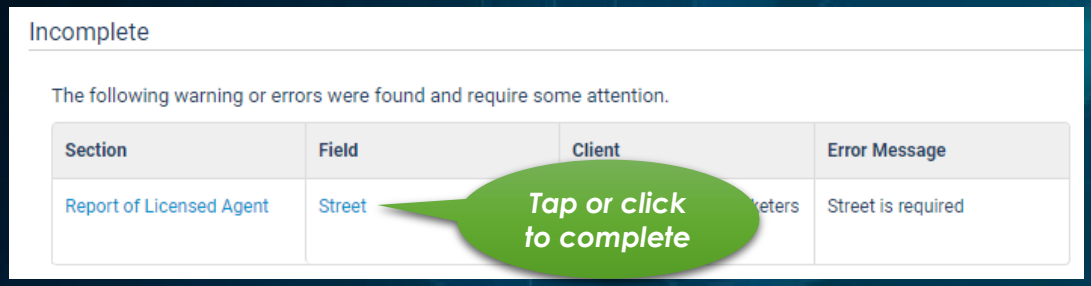
Summary of Coverage Applied For

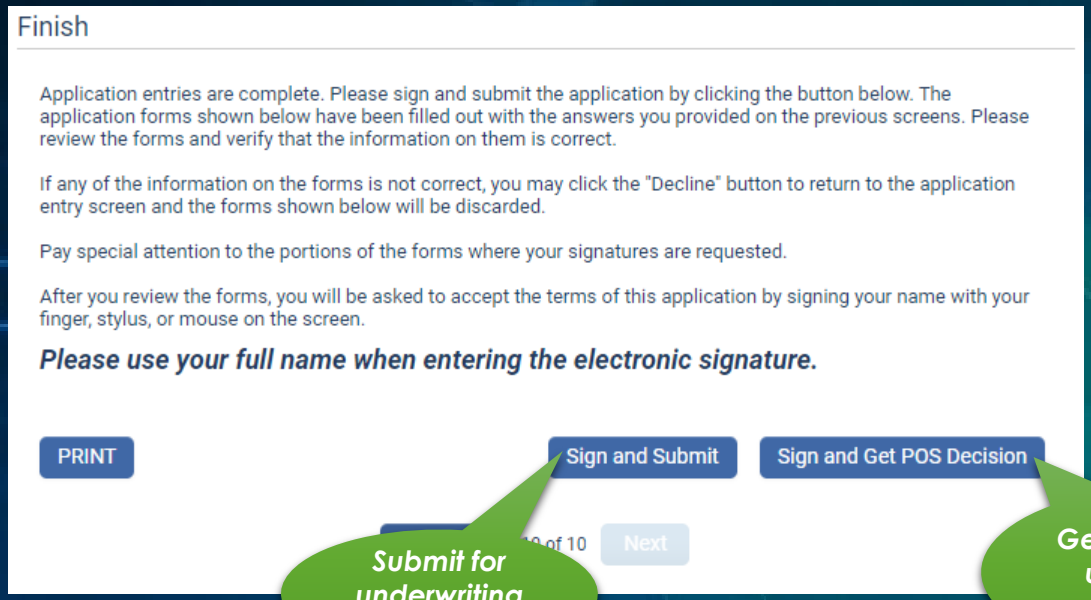
Review the summary to confirm that the information is correct.



Finish

eApp will let you know if any areas need attention before submitting.

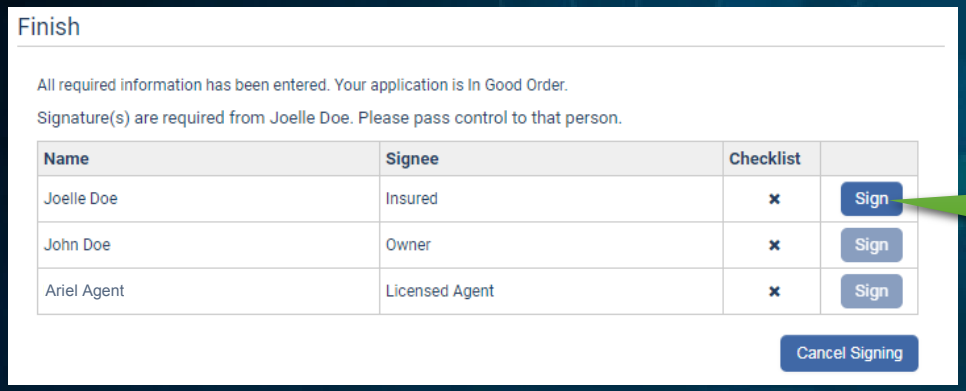




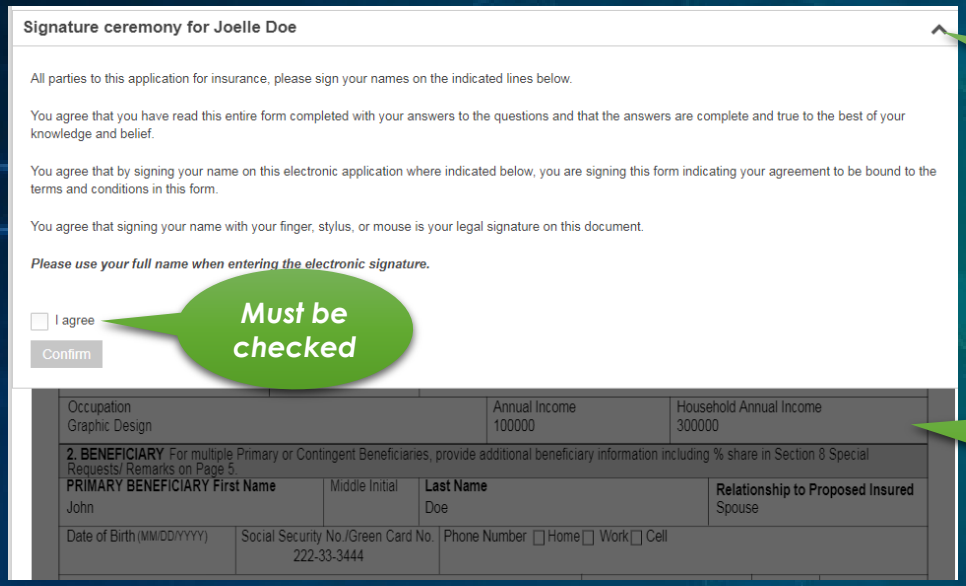
When complete, you can submit for underwriting review or request an immediate Point of Sale (POS) underwriting decision.

Electronic Signatures

Each party to the application must sign his or her own signature.



Tap or click



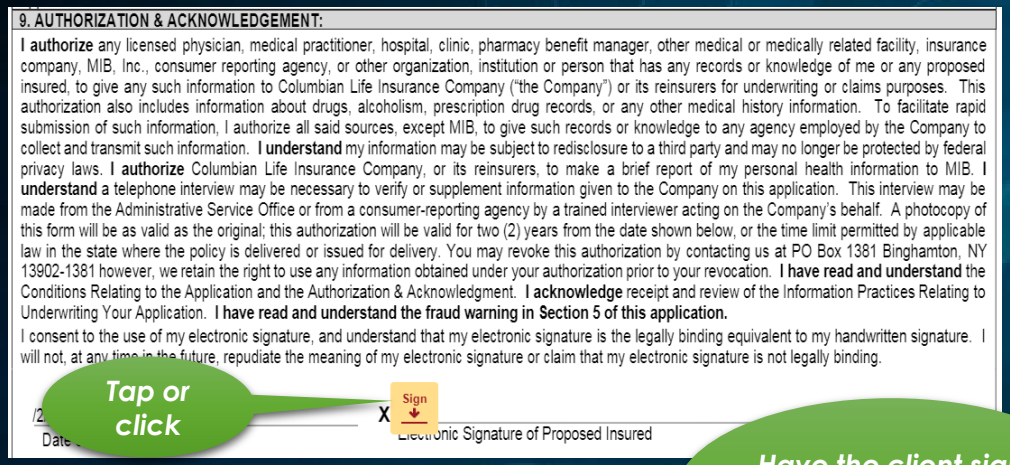
Toggle to collapse for reviewing document, then expand for consent.

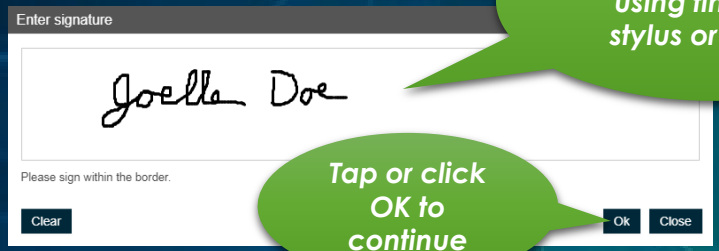
Must be checked

Scroll through document.

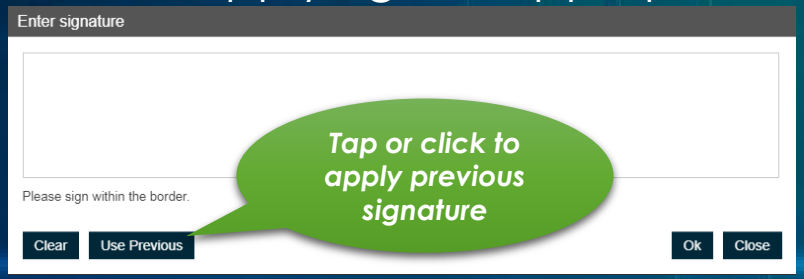
Electronic Signatures

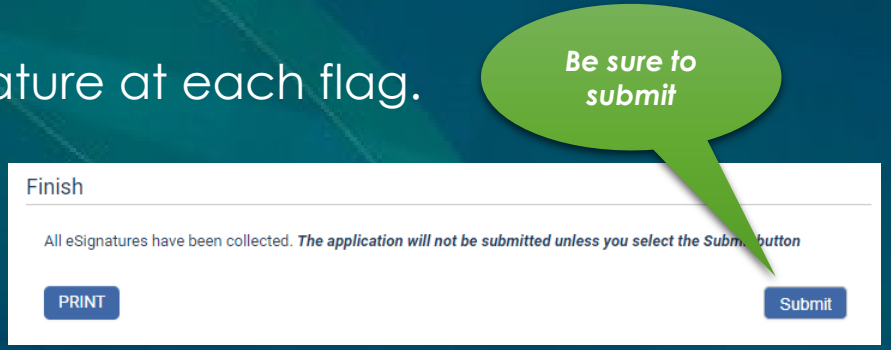
Scroll to the first "Sign" flag.





Continue applying the appropriate signature at each flag.





Electronic Signatures

Click the Home icon at the top right corner of the screen to return to your dashboard. The application will show in your Portfolio.

You may also search for a case or begin a new case from your dashboard.

eApp Support

Please contact Sales Support at 800-423-9765, ext. *7582 if you need assistance.

Columbian Life Insurance Company
Home Office: Chicago, IL
Administrative Service Office: Binghamton, NY 13902

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For complete terms, please refer to Policy/Rider Form Nos. 1H841-CL, 1H885-CL, 1F604-CL, 1F605-CL, 1H906-CL, 1H907-CL, 1H908-CL, 1H915-CL, 1H916-CL, 1H931-CL, 1H932-CL, 1H933-CL and 1H934-CL or state variation. Product/Rider specifications and availability may vary by state.