COLUMBIAN FINANCIAL GROUP

Dignified Choice®
Final Expense
Electronic Application

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***
- ***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** *New!*
- 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.

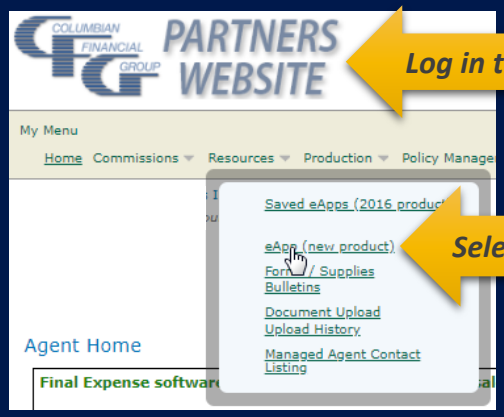
Required Disclosure Documents

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.

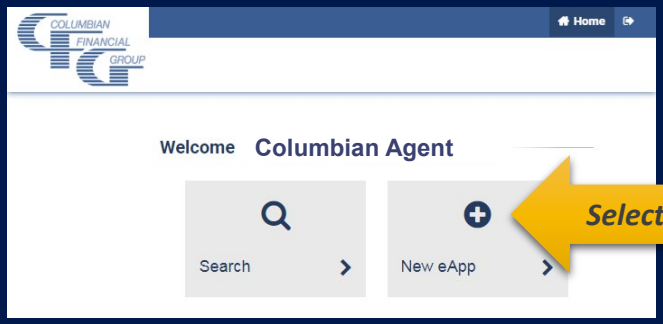
eApp Disclosure Packets for your state are available online or may be ordered from General Services. Please request Form No. 5354CFG followed by your state abbreviation.

Completing a New eApp

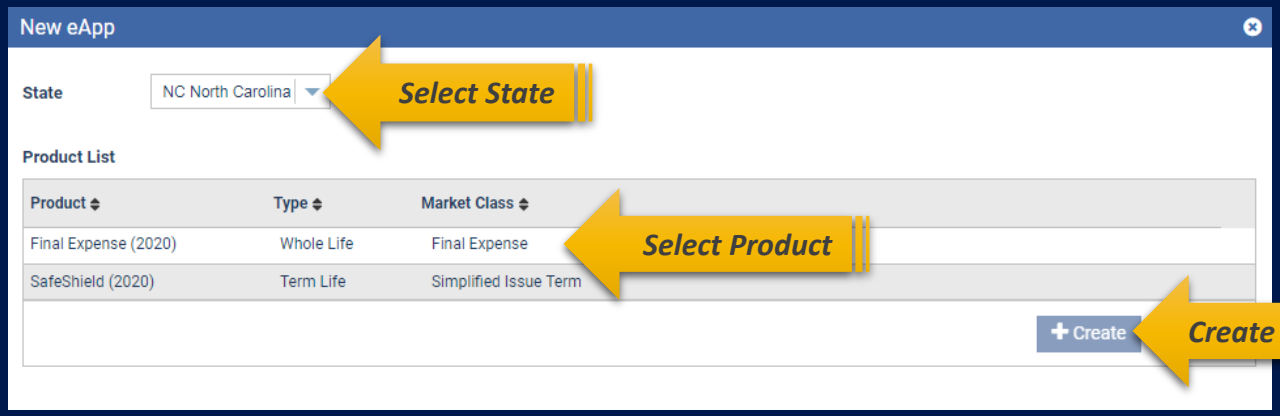


Log in to the Partners Website

Select Resources / eApp (new product)



Select New eApp

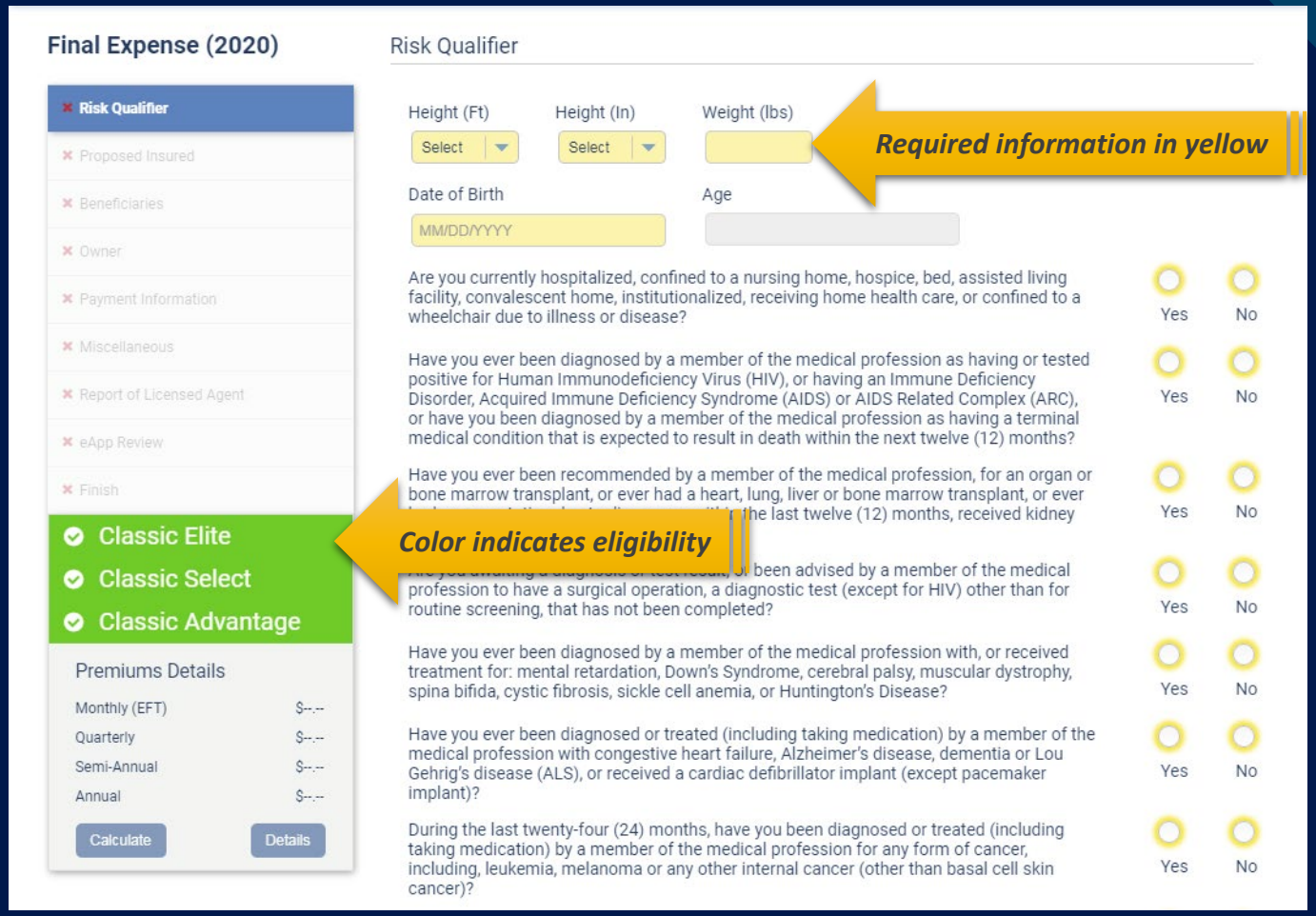


Select State

Select Product

Create

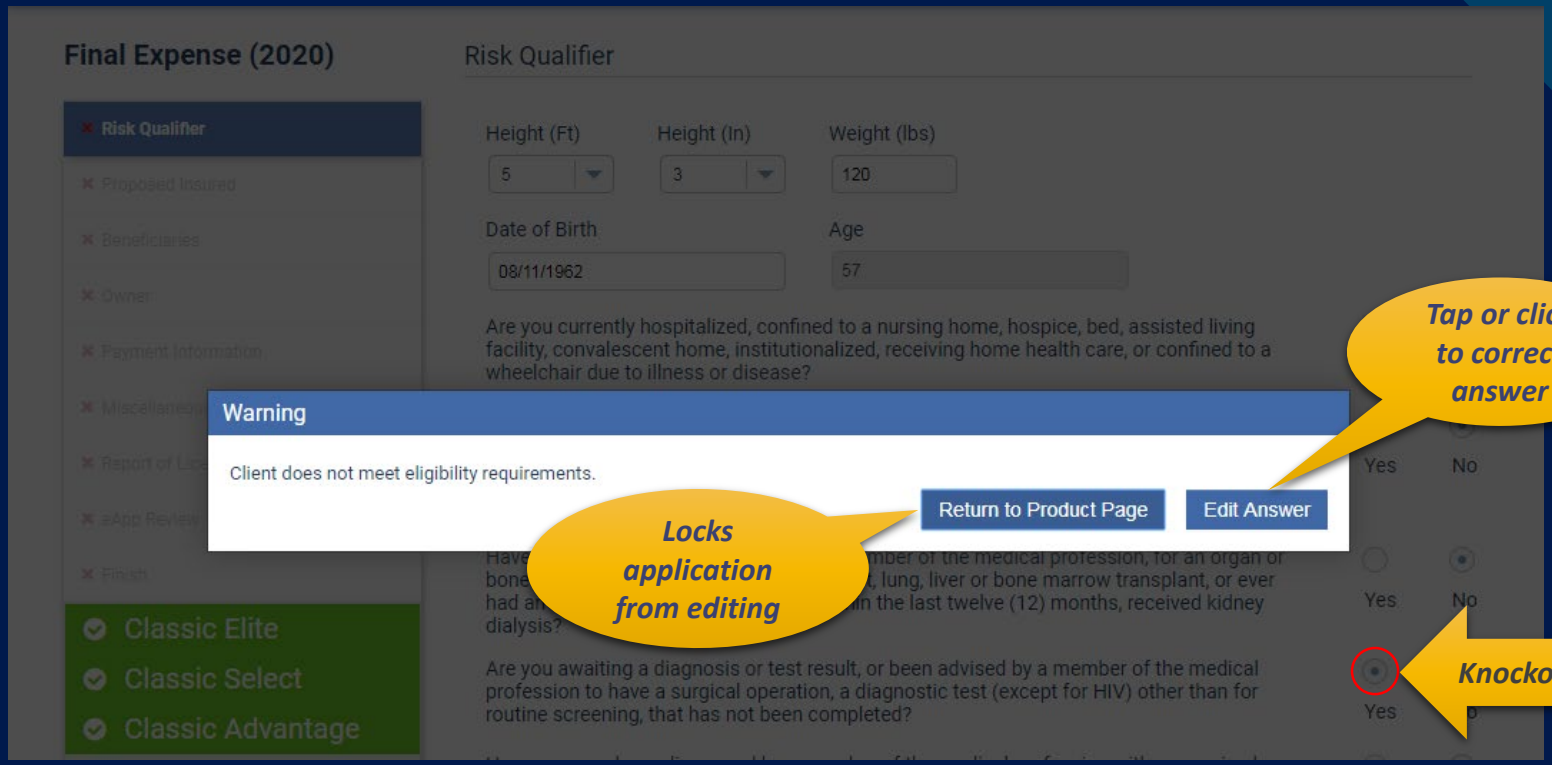
Risk Qualifier



Risk Qualifier

Interactive Risk Qualifier asks knockout questions first.

Answers generate warnings as needed.

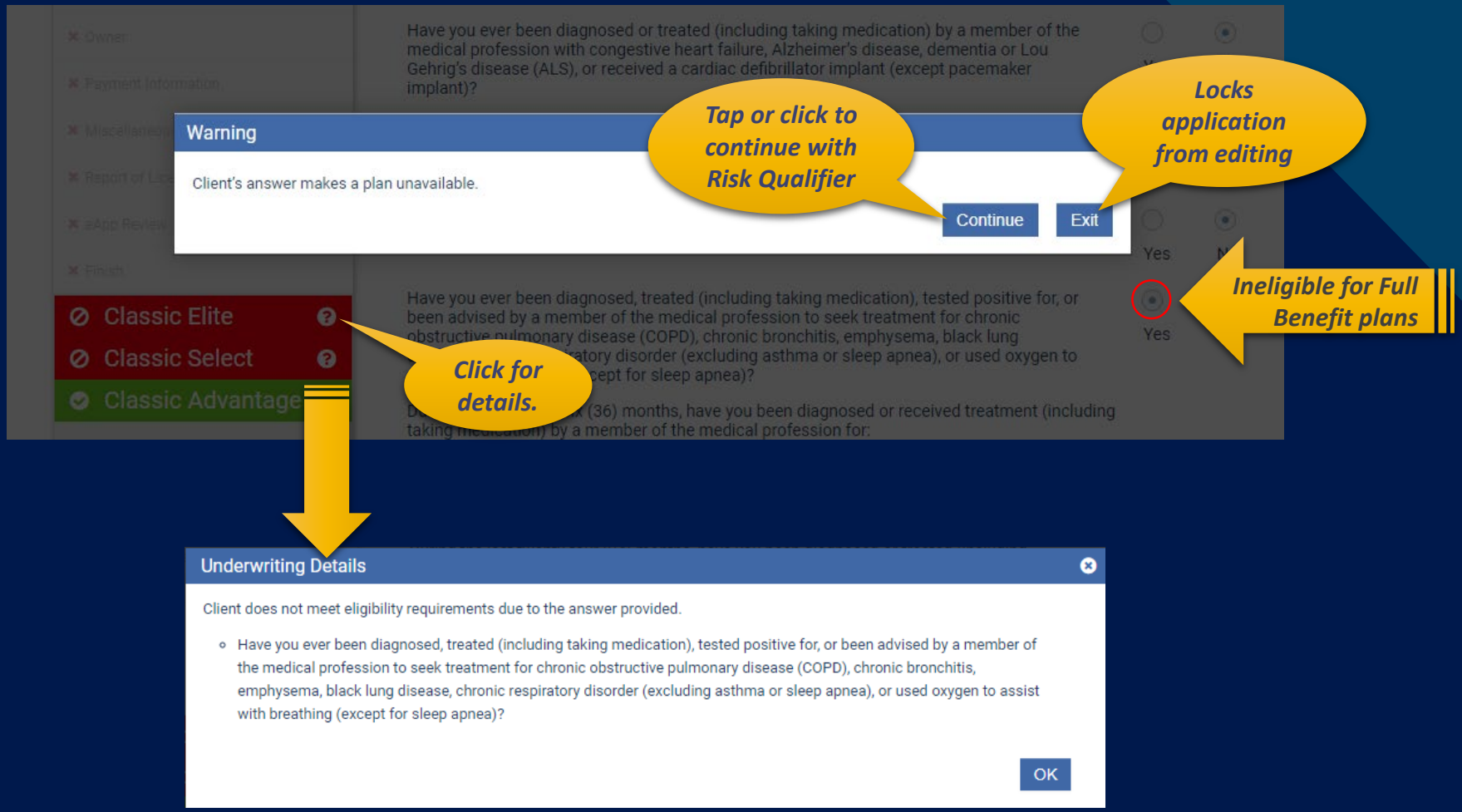


Choose “Edit Answer” if button was selected by mistake.

The “Return to Product Page” button will lock the application from editing.

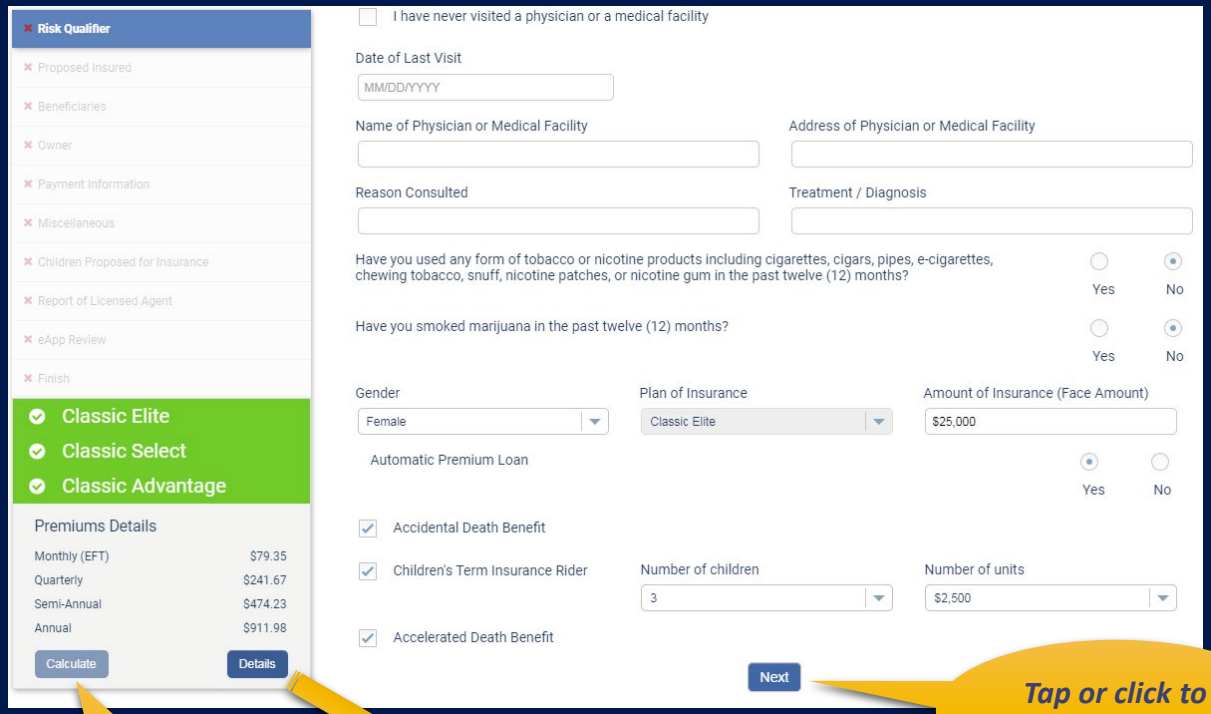
Risk Qualifier

A warning will appear if answer changes plan eligibility.



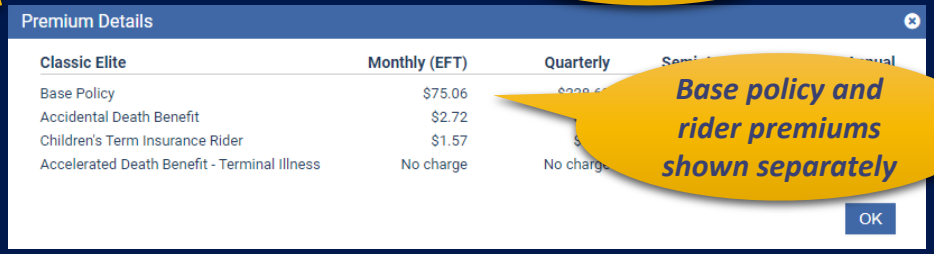
Premiums

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



Tap or click to continue

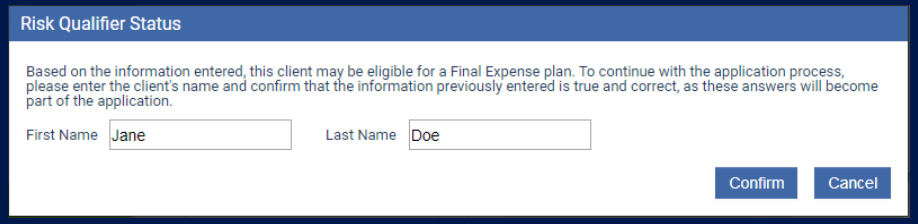
Tap or click to calculate premiums

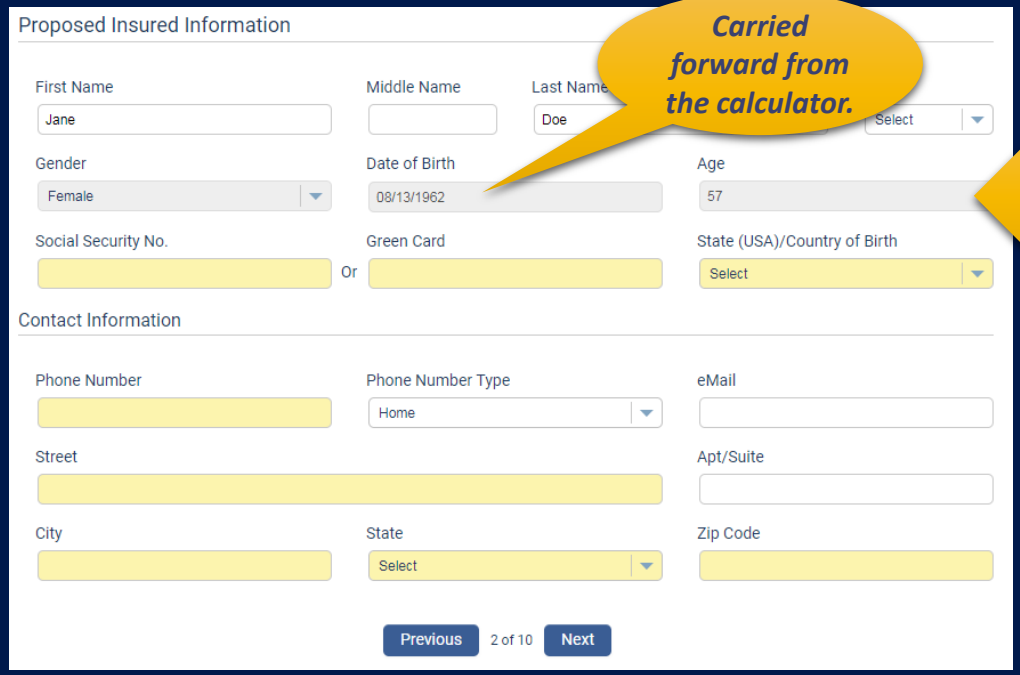


Base policy and rider premiums shown separately

Proposed Insured

Complete required fields.



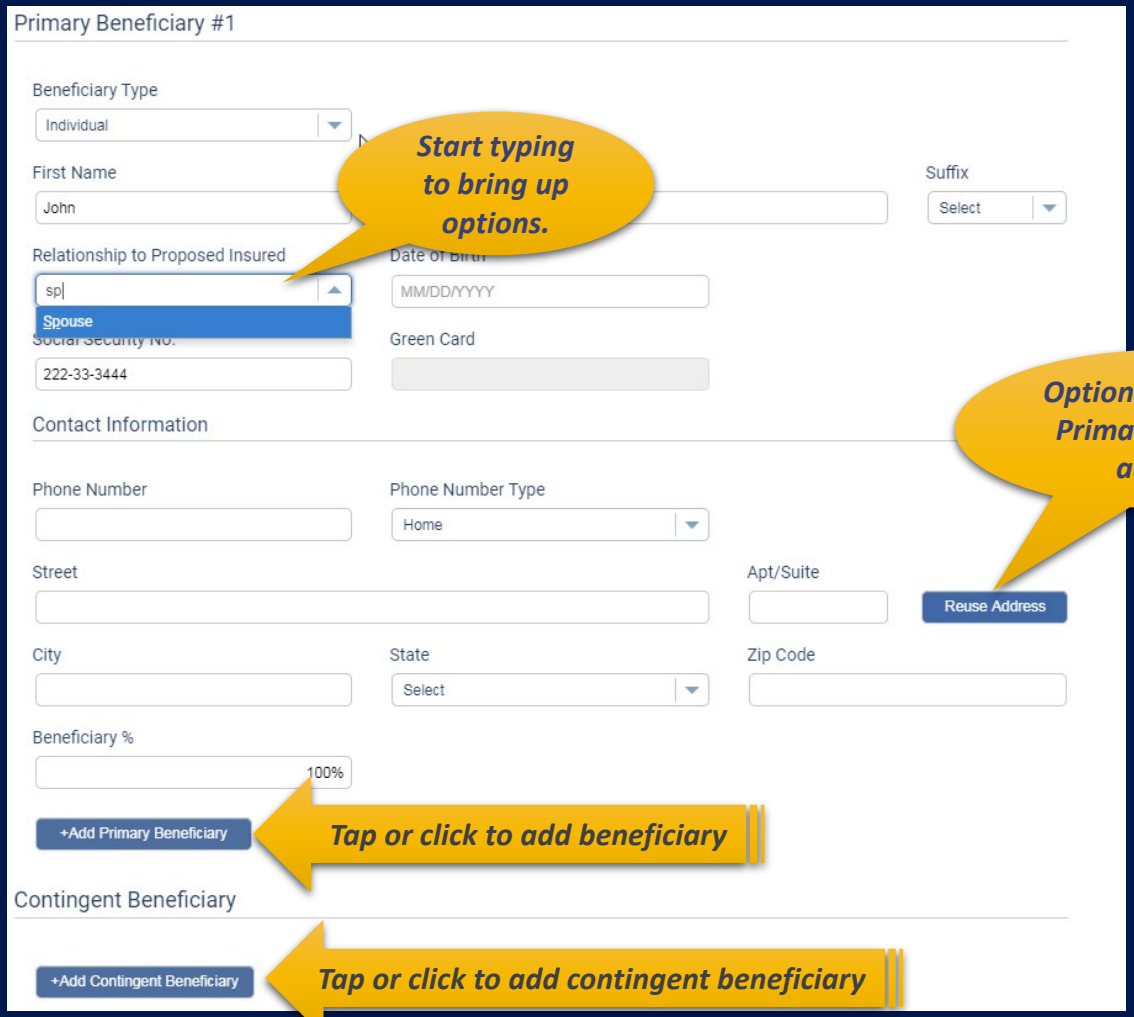


Carried forward from the calculator.

To change, return to the calculator

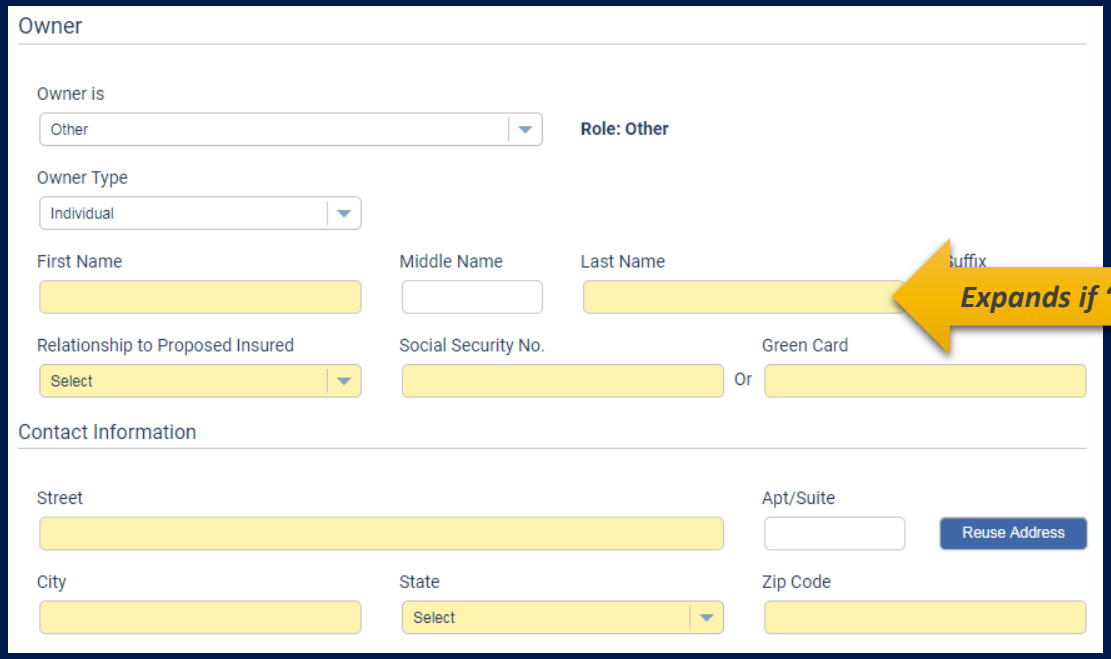
Beneficiaries

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. If “Other” is chosen, additional fields will appear.

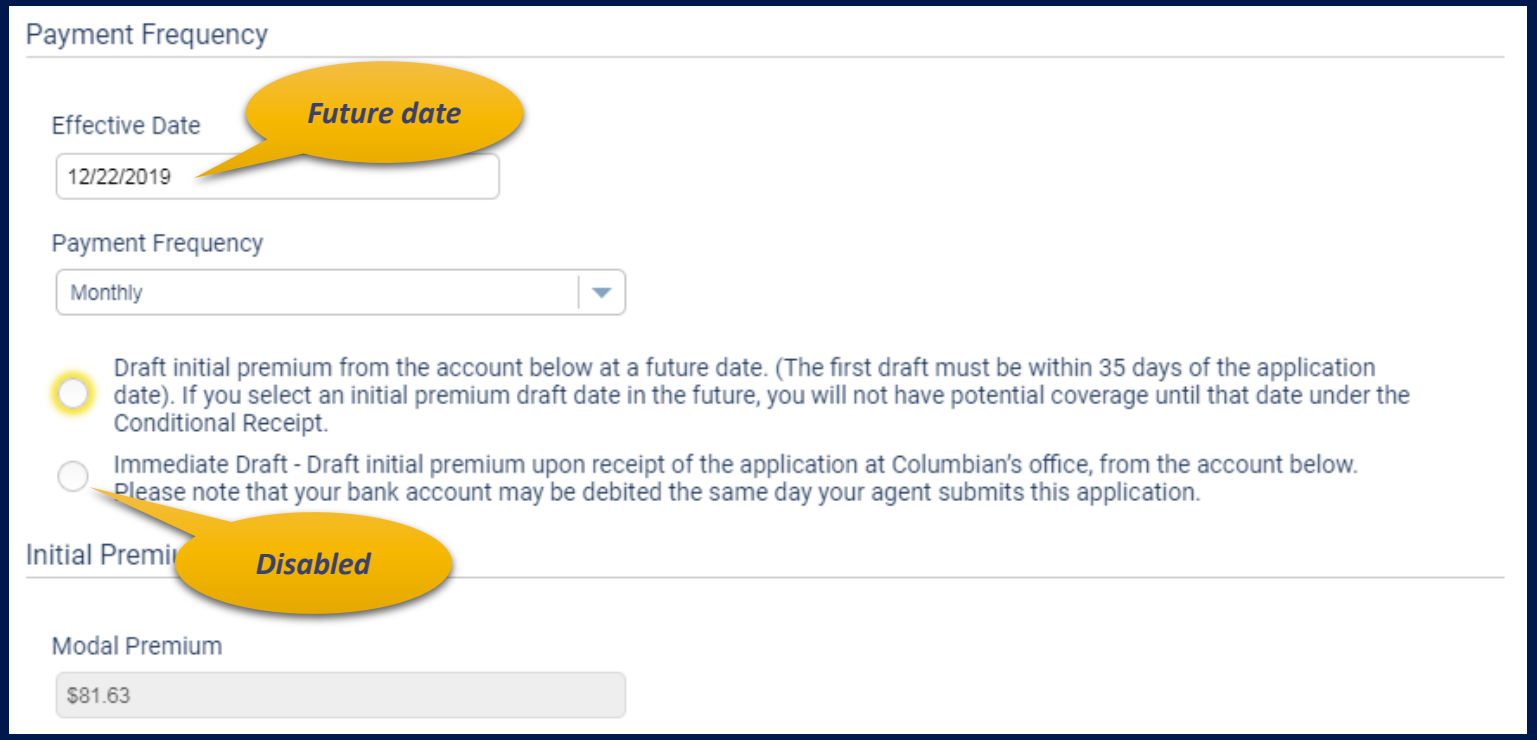


Payment Options - Future Draft

To have the initial premium drafted at a future date, set the Effective Date to the date of the first draft and select "Draft initial premium from the account below at a future date."

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

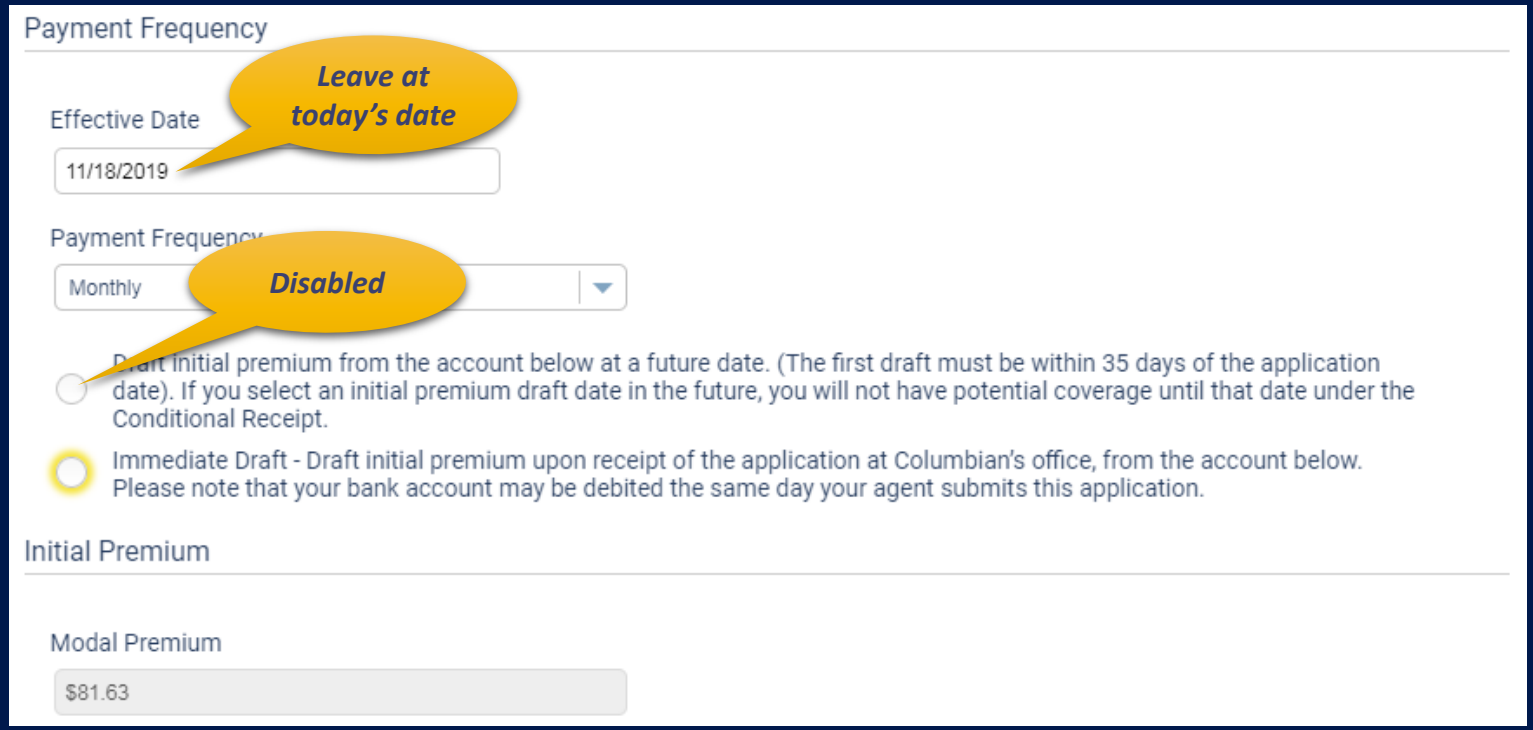
When a future effective date is selected, the Immediate Draft option is disabled.



Payment Options - Immediate Draft

To have the initial premium drafted on receipt of the application, leave the Effective Date as today's date and select Immediate Draft.

The premium may be drafted the same day the application is submitted.



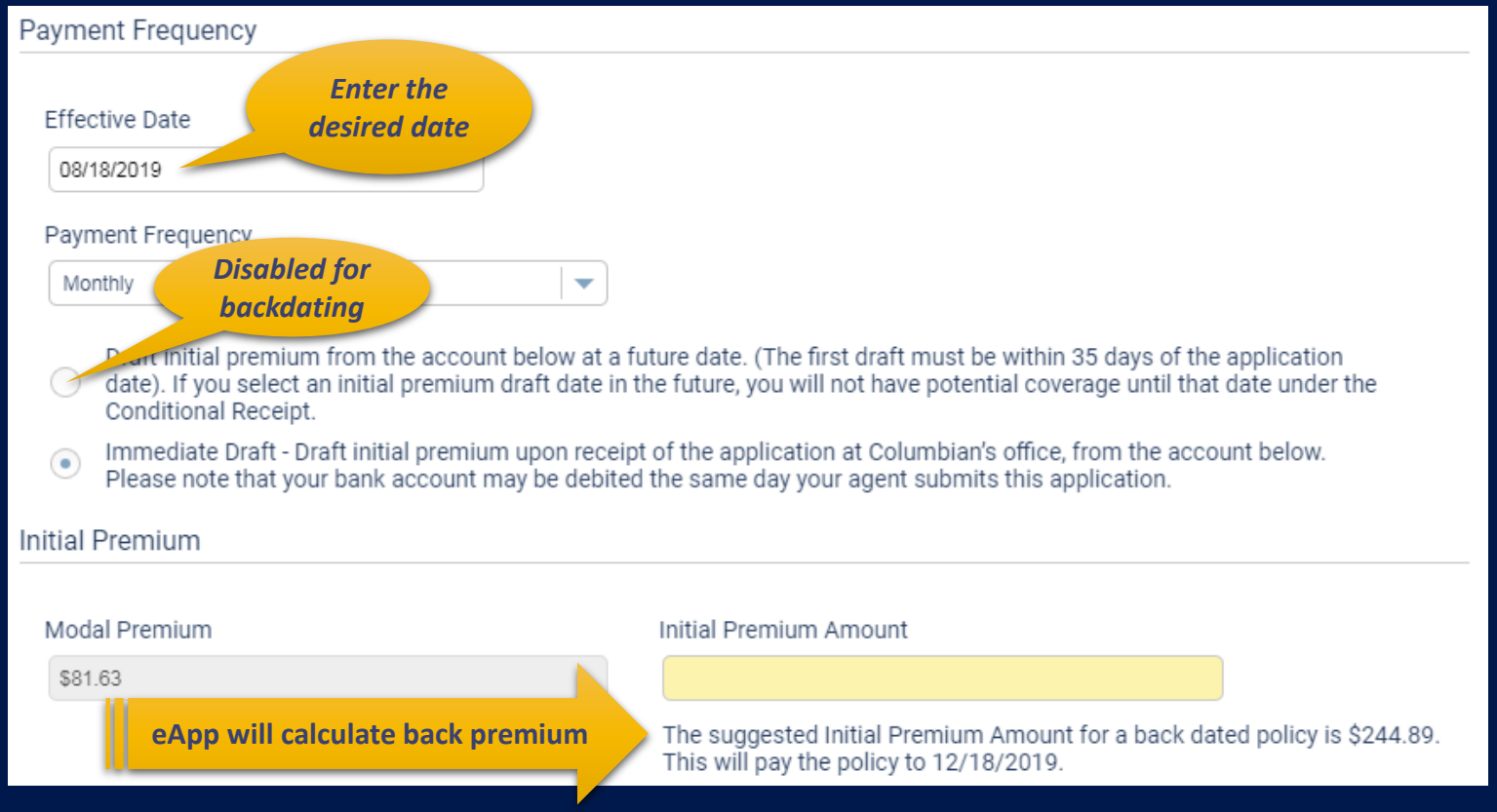
Payment Options - Backdating

Policy may be backdated up to six months to save age.

To backdate, change the Effective Date to the desired date.

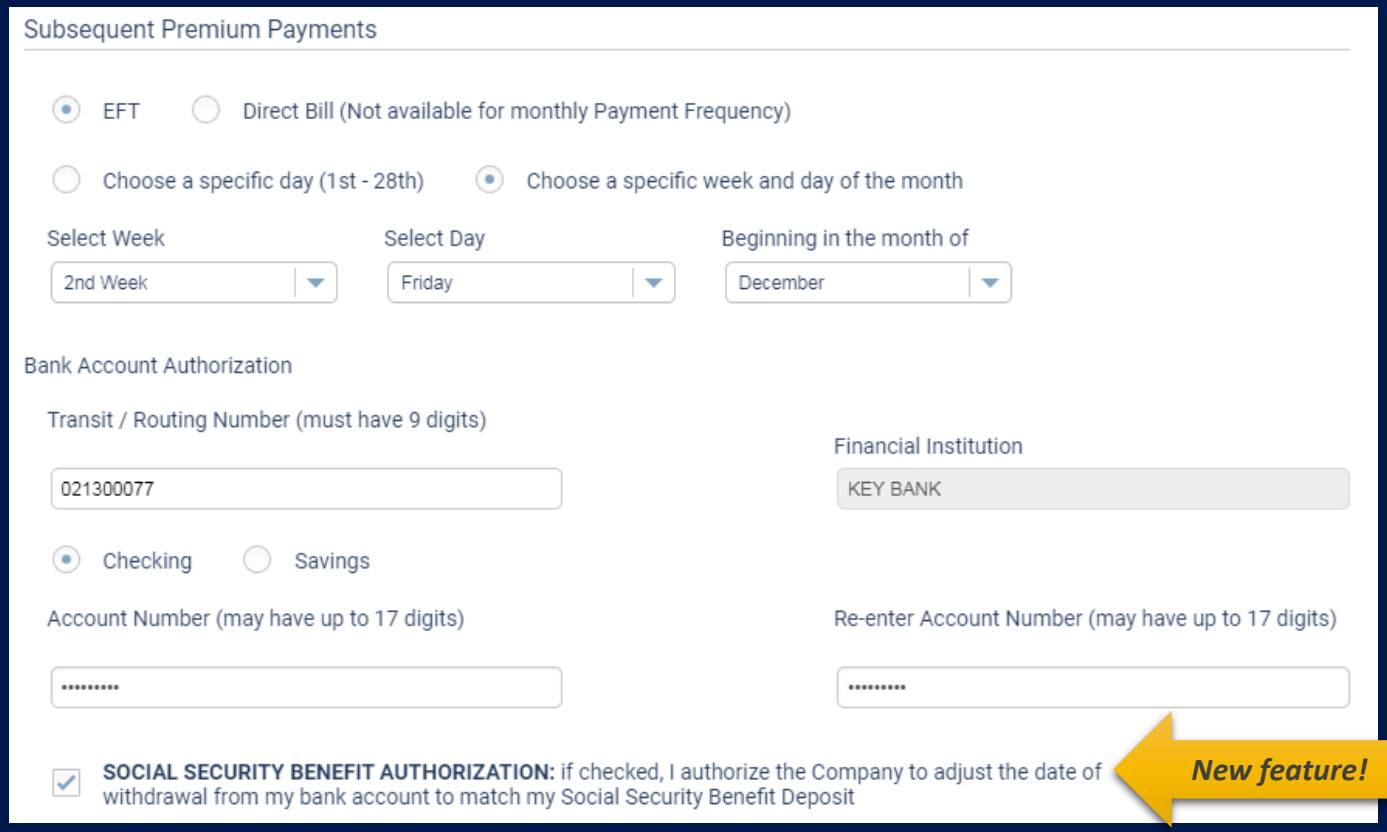
Back premiums to the Effective Date will be required.

Future draft date is not available when backdating.



Subsequent Premium Payments

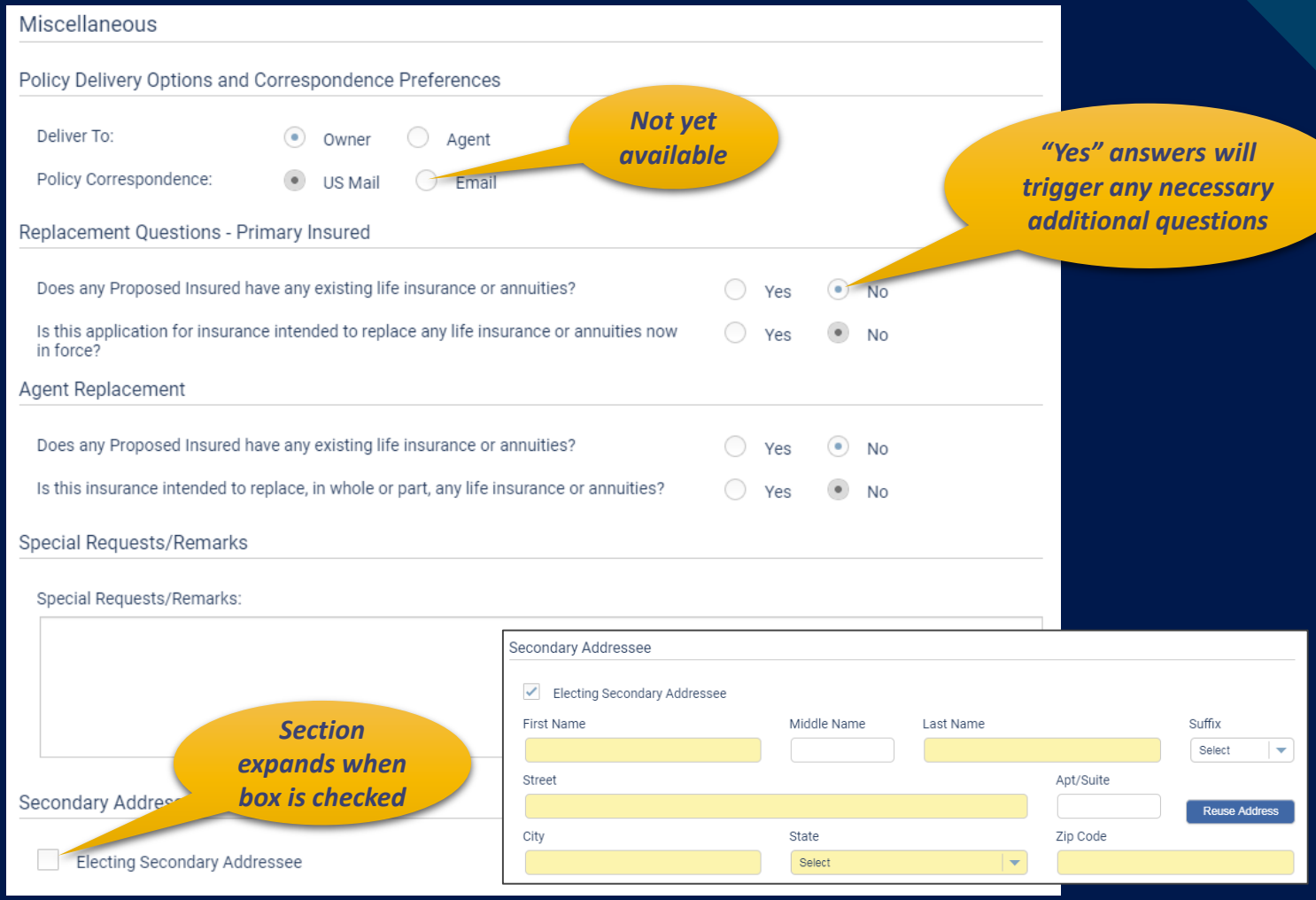
For EFT payments, choose a day between the 1st and the 28th of the month or a day of week / week of month combination to coincide with bank account deposits.



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.

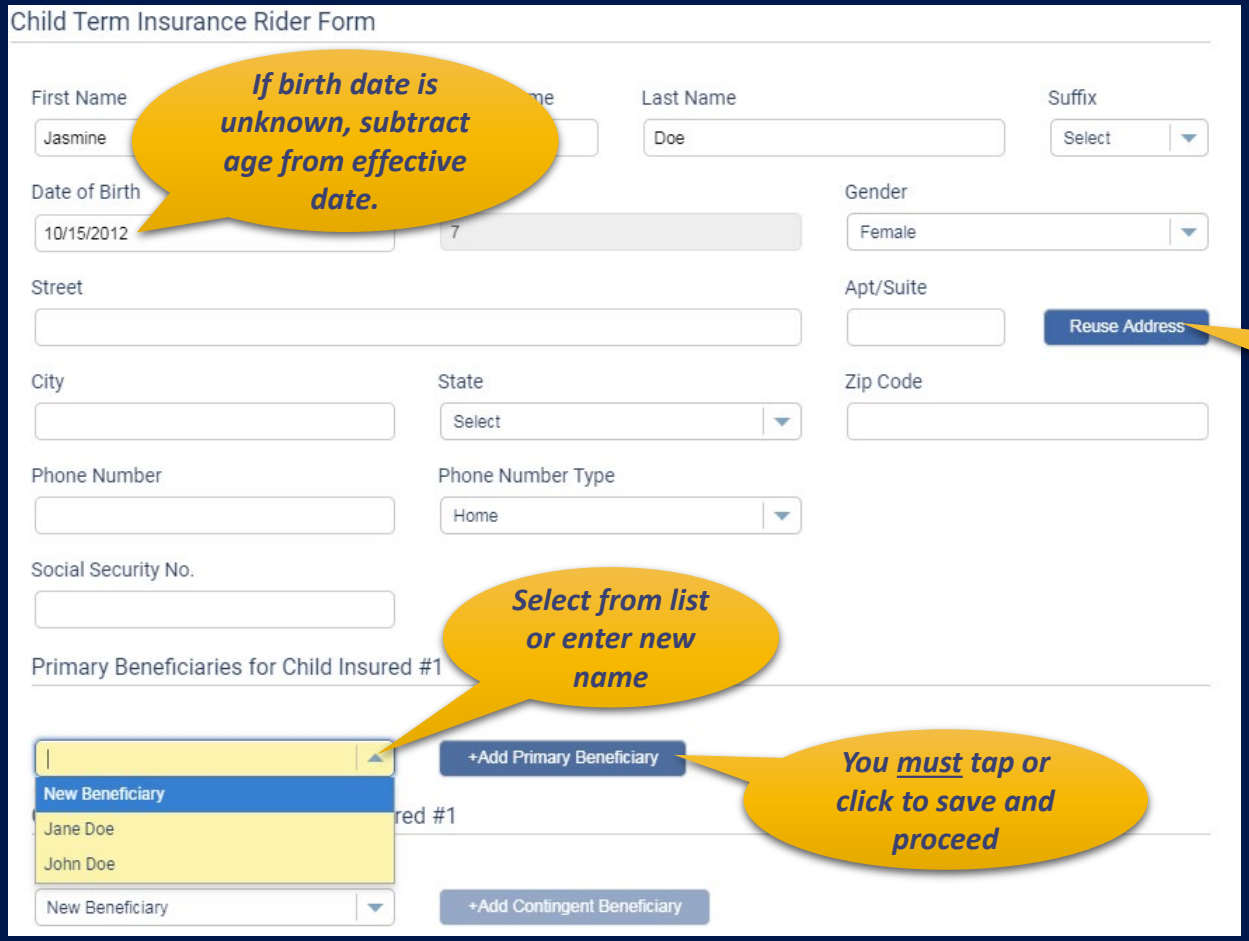
Miscellaneous

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



Child Term Riders

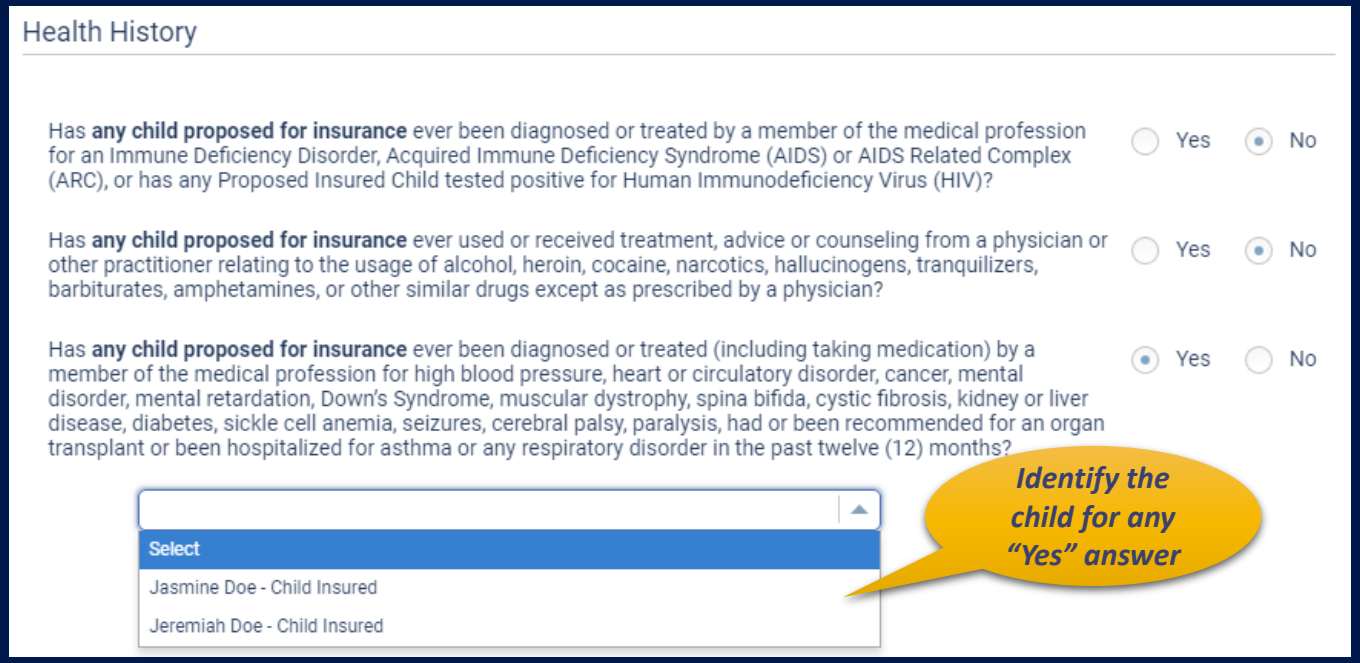
Enter the required information.



Each child may have a different beneficiary.

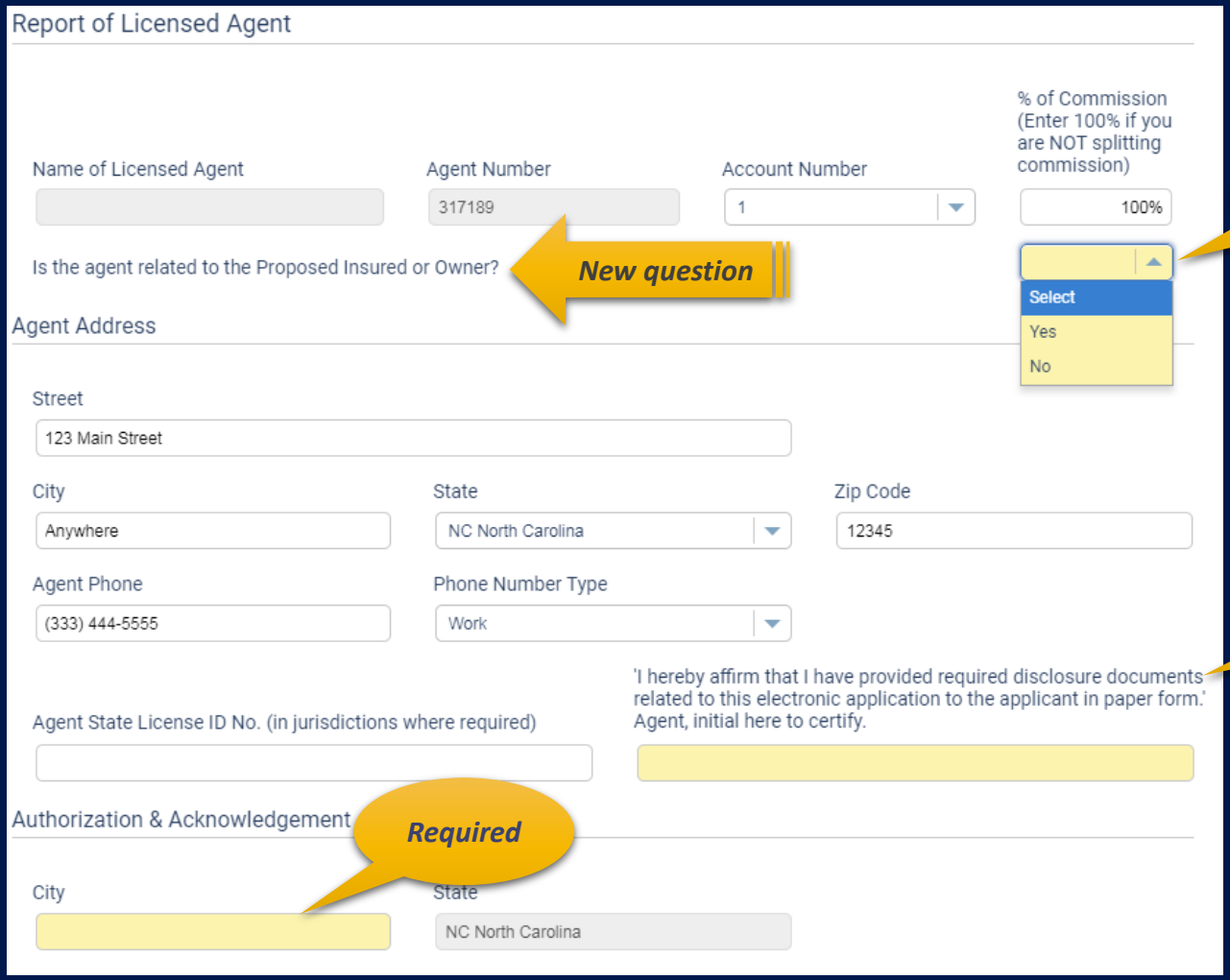
Child Term Riders

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



You must provide paper copies of required disclosures.

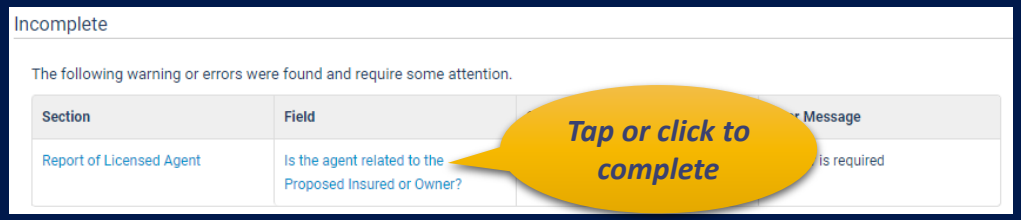
Summary of Coverage Applied For

Review the summary to confirm that the information is correct.

- Check the first box if the client will accept a plan other than the one applied for.
- Check the second box if the face amount should be adjusted to match the premium amount if the policy issued is other than the one applied for.

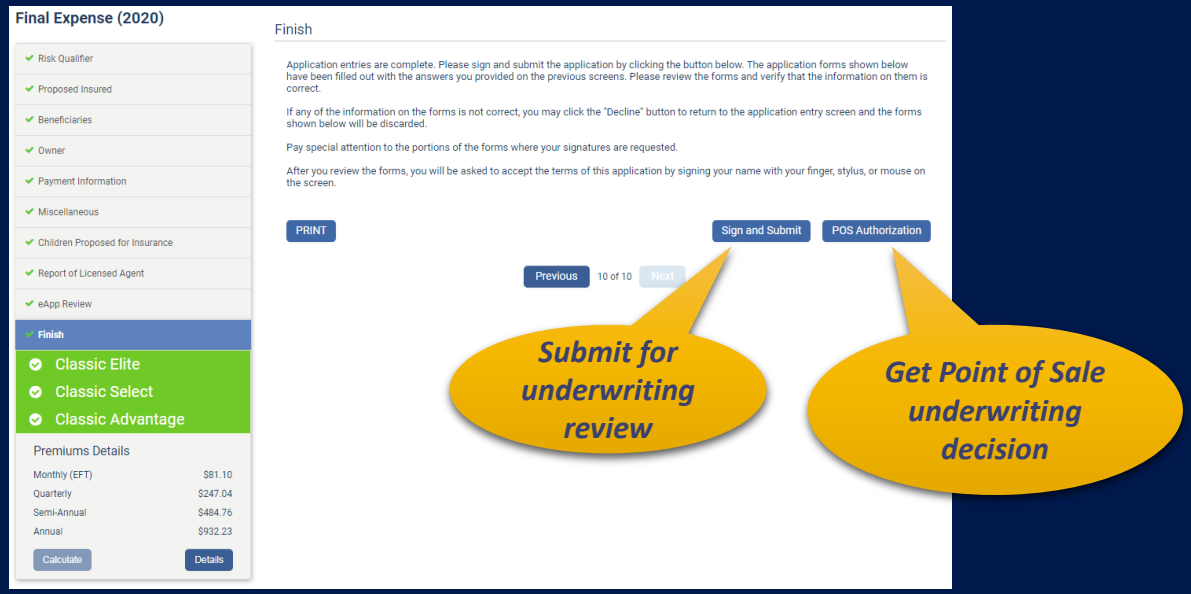
Finish

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



When the application is complete, you may:

- Submit for underwriting review *or*
- Request an immediate Point of Sale (POS) underwriting decision.

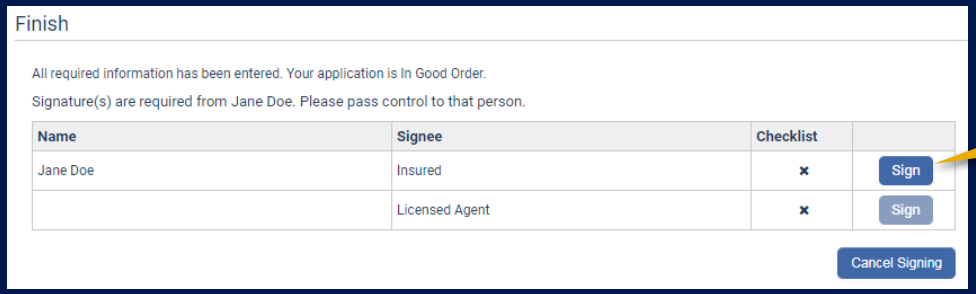


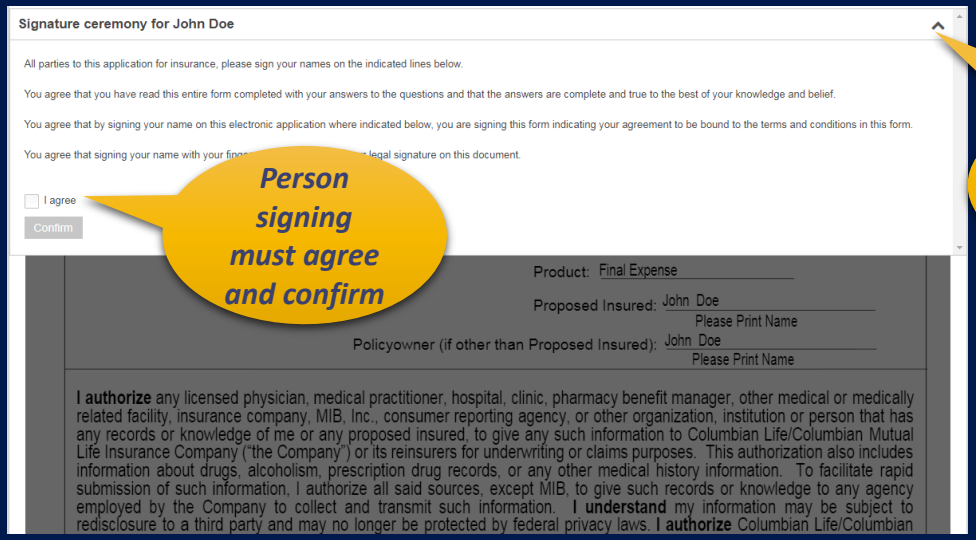
Motor Vehicle Report is not immediately returned for CA, HI, KS or MO.

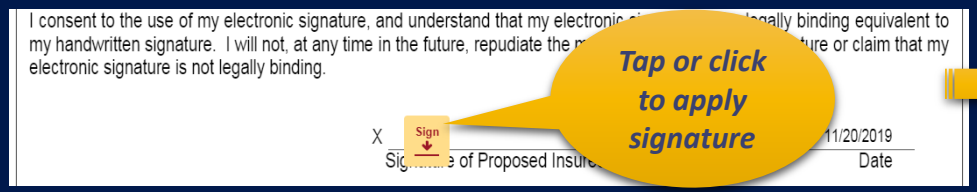
POS underwriting decision cannot be rendered for applicants age <u>18-35</u> in those states.

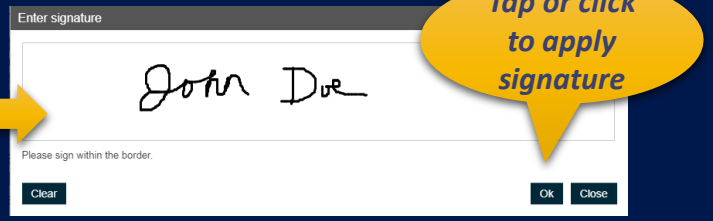
Submitting for POS Decision

Applicant and Agent must sign Authorization and Acknowledgement.



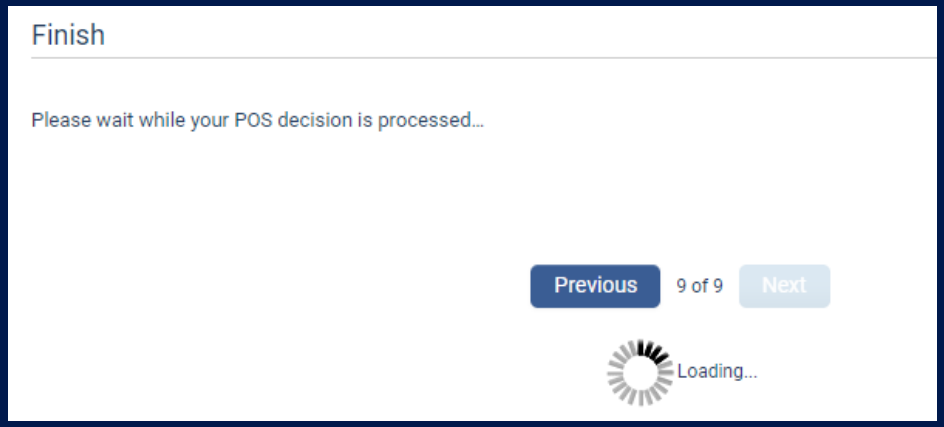


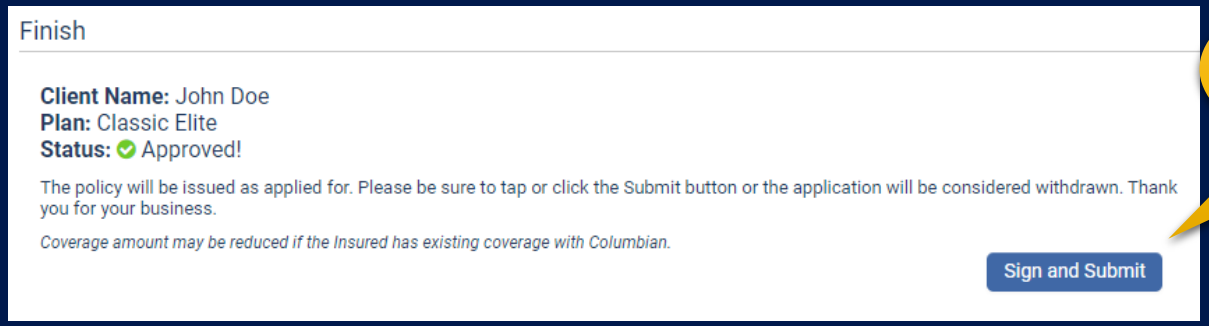




Getting POS Decision

Decision will be delivered in less than two minutes.

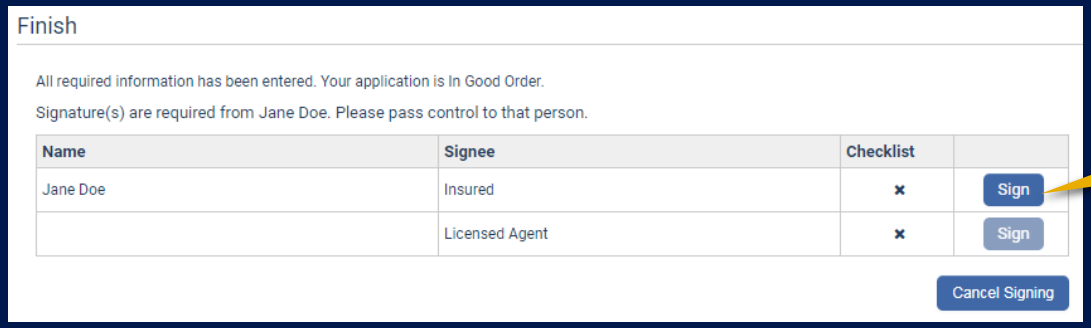




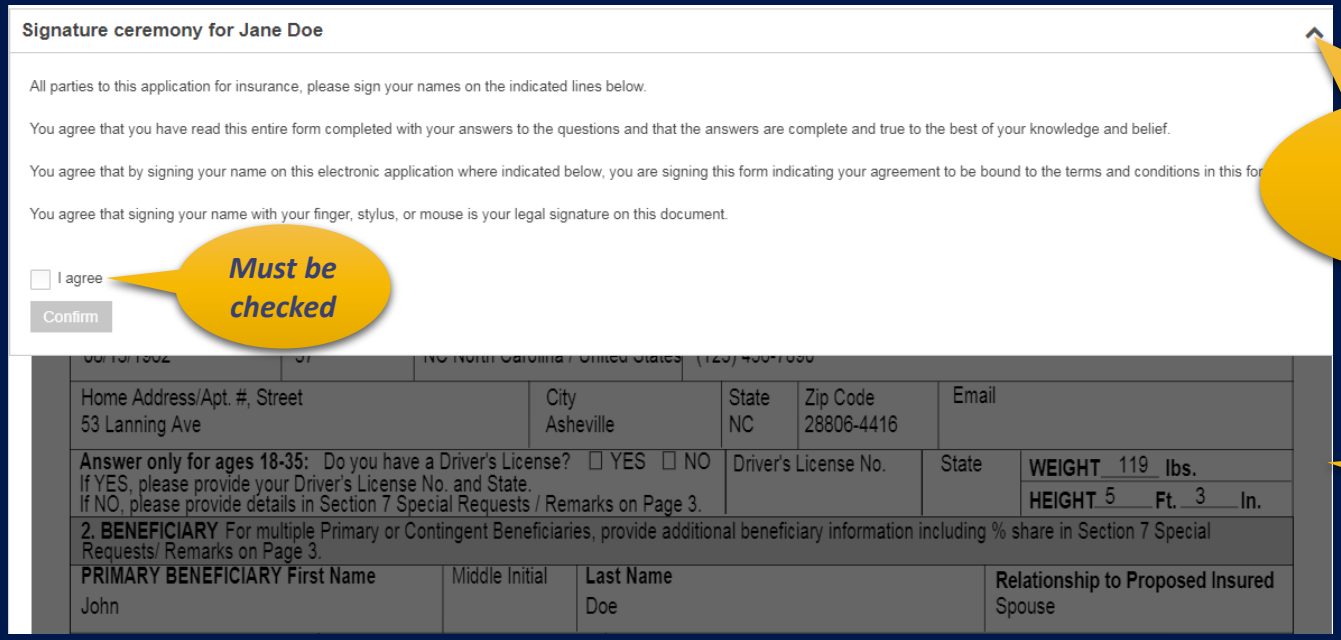
Be sure to sign and submit the application.

Electronic Signatures

Each party to the application must apply his/her own signature.

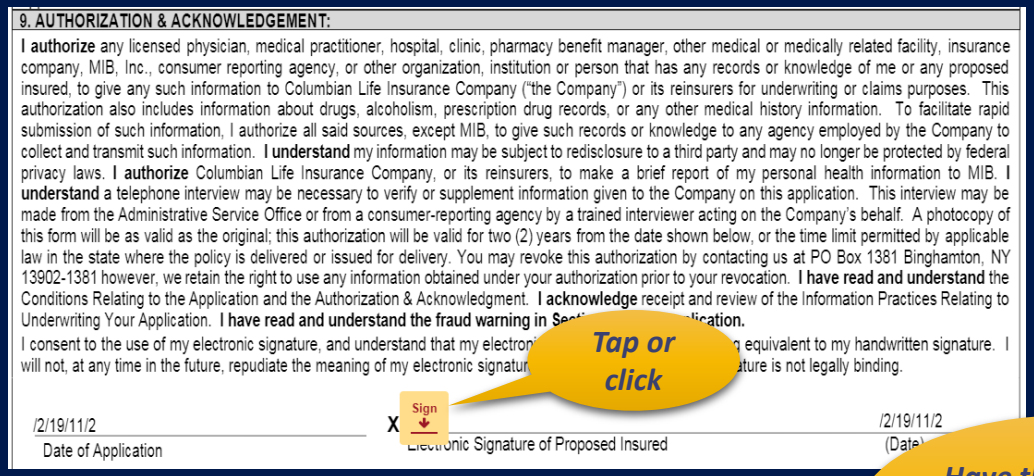


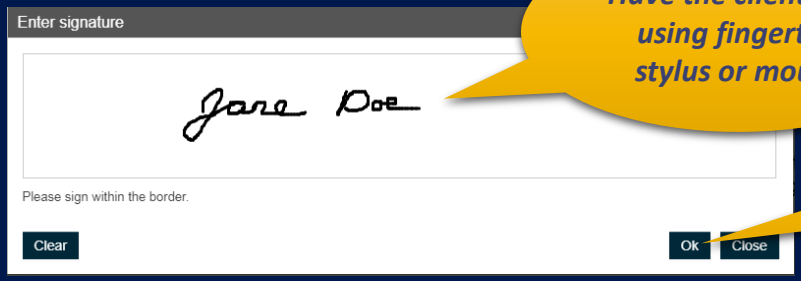
The Applicant must review the entire document before signing.



Electronic Signatures

Scroll to the first “Sign” flag.



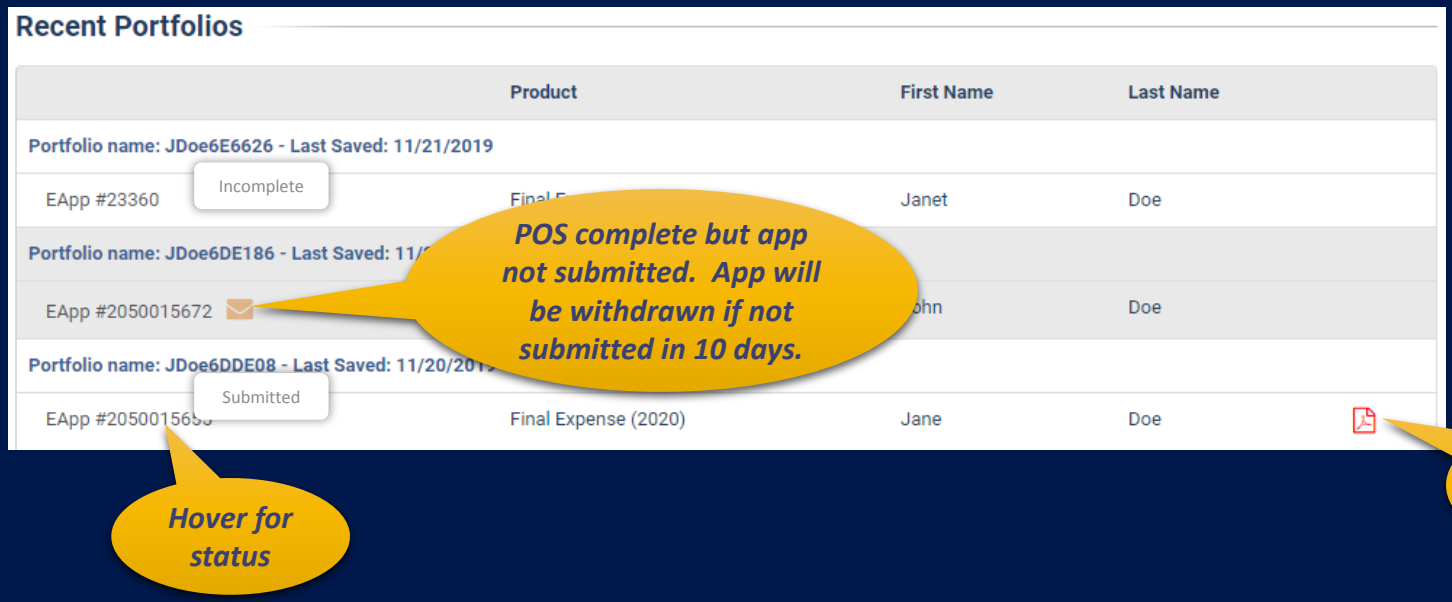


Continue applying the appropriate signature at each flag.

Submit for Underwriting Review

When all signatures are complete, click or tap the Finish button.

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 eApp from the home page.

eApp Support

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

Columbian Mutual Life Insurance Company
Home Office: Binghamton, NY

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

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For agent use only. Not for use with consumers.
Refers to Policy/Rider Forms 1F607, 1F607-CL, 1F608-CL, 1F609, 1F609-CL, 1H884, 1H884-CL, 1H885, 1H885-CL, 1H915, 1H915-CL, 1H916 and 1H916-CL or state variation. Product specifications and availability may vary by state.
Product/Rider specifications and availability may vary by state.

Form No. 5365CFG (9/20)