

Columbian

A century of experience

The Columbian Financial Group of Companies, which includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company, and other affiliated companies within our corporate family, is built on a foundation of value and service with a standard of dependability you can trust.

Columbian Mutual has been providing quality protection for over 130 years.

Our Company has always prided itself on maintaining a solid financial and investment posture to ensure policyholder obligations are met.



COLUMBIAN MUTUAL
LIFE INSURANCE COMPANY
BINGHAMTON, NEW YORK 13902-1381



COLUMBIAN LIFE
INSURANCE COMPANY
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

Columbian Life Insurance Company
is not licensed in every state.

Not for consumer use.

Refers to Policy Form No. 1F156, 1F156-CL, 1F157-CL, 1F158, 1F158-CL, 1F159, 1F159-CL or state variation. Policy specifications and availability may vary by state.

Form No. 4780CFG (Rev. 10/16)

Dignified Choice[®] Classic Series Final Expense

Telephone Interview *At Point of Sale*



Interviewers are available

Monday - Friday
8:30 a.m. - 12:00 a.m. EST
Saturday - Sunday
10:00 a.m. - 8:00 p.m. EST

800-737-6972

About

the underwriting process

Underwriting is based in part on answers to the application health questions.

When applying for a Classic Elite or Classic Select full benefit policy, a telephone interview is conducted with the applicant to review and confirm the health history answers. The interview is required for all full benefit applications.

During the interview, a prescription drug database is checked to identify any prescribed drugs the applicant may be using. With the applicant's permission, the interviewer is allowed to let you know whether the prescription drug database shows any medications that are prescribed for conditions that may affect underwriting of the application. The prescription drug check is a valuable tool because it gives you better information about your client's health history.

To aid the underwriting process, Columbian utilizes Rx Rules and conducts an MIB check for all plans. For Graded Benefit applications, a telephone interview may be conducted by the Company to clarify any questions.



Simple Procedures

for the telephone interview

- 1** Complete the application and ask all health questions. Due to HIPAA requirements, the applicant must sign the application before you initiate the phone interview.
- 2** Call 800-737-6972 from the applicant's home. Provide Columbian's name and your name. Be sure to advise the operator if the applicant does not speak English.

Have the applicant speak to the interviewer to confirm the answers to the application questions. At the end of the call, the interviewer will speak with you to let you know whether information was discovered that would warrant further discussion with the applicant.

- 3** Submit the application in the normal manner, making sure that all questions on the application are answered completely. If the application is withdrawn, the signed authorization must be submitted to the Company for our records. Write "WITHDRAWN" on the front of the form.

If the application is written after business hours, the telephone interview will be conducted after the application is received by Columbian. Be sure to include the applicant's phone number on the application and indicate the best time to call in Section 6, "Special Requests/Remarks."

About

the inspection service

Columbian has contracted with a leading telephone inspection service with experience in the Final Expense market to provide point-of-sale inspections. Inspectors are focused on providing excellent customer service. They are trained to ask follow-up questions in a non-threatening manner and have enough medical knowledge to clearly interpret answers to medical questions.

Key Advantages to the Telephone Interview

The point-of-sale telephone interview provides several advantages to the agent and to Columbian. The interview:

- 1.** *Helps to reaffirm the relationship between agent and applicant.*
- 2.** *Helps to reduce the number of "not taken" policies, which can increase persistency.*
- 3.** *Eliminates the risk of having the applicant fail to complete the interview after the sale.*
- 4.** *Reduces underwriting turnaround time.*