

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 125 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**

HOME OFFICE: BINGHAMTON, NY
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850



**COLUMBIAN LIFE
INSURANCE COMPANY**

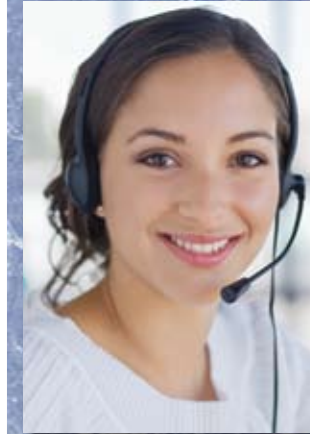
HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: P.O. BOX 4850
NORCROSS, GA 30091-4850

Not for consumer use.

Refers to Policy Form No. 1F143, 1F143-CL or state variation. Policy/rider specifications and availability may vary by state.

Form No. 4780CFG (Rev. 7/11)

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

Call for the required interview
before leaving your client's home.



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About The Underwriting Process

Underwriting is primarily based on the answers to the application health questions.

When applying for a full benefit policy, a telephone interview is conducted with the applicant to review and confirm the health history answers.



During the interview, a prescription drug database is checked to identify any prescribed drugs the applicant may be using. With the applicant's written permission, the telephone 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 telephone interview is required with all full benefit applications. The point-of-sale interview allows you to close the sale while still in the applicant's home.

To aid the underwriting process, Columbian will access the Medical Information Bureau (MIB) after the application is received. These underwriting tools are used to help ensure a prompt and accurate underwriting decision.

Simple Procedures For the Telephone Interview

1 Complete the application and ask all the health questions. Have the applicant sign the authorization for release of information before initiating 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" across the front of the form.

If the application is written after normal business hours, the telephone interview will be conducted by a telephone inspection service 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 7, "Special Requests/Remarks."

About The Telephone 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.*