



Guide to iGO[®]

ELECTRONIC APPLICATION • INDEXED EXPLORER NOW[™]

USER GUIDE



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group

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Fast. Flexible. Convenient.

iGO® — the intuitive electronic application process that helps ensure that every application is in good order.

The iGO® process allows you to take, sign and submit applications in one easy-to-use process.

Starting the application can be accomplished directly from the extranet. Filling out the remainder of the application is a process of answering a few questions. Depending on the answers, new forms may be added to the application. You no longer have to be concerned about whether you have all of the right forms; the electronic application will do that for you.

The Indexed Explorer Now™ application must be signed and submitted electronically. The agent and insured will sign Part One of the application and submit it online. The client will then receive an email communication with instructions for completing and electronically signing Part Two, the health questionnaire. Once Part Two is received, the underwriting review will begin. Everything will be completed with just the click of a button.

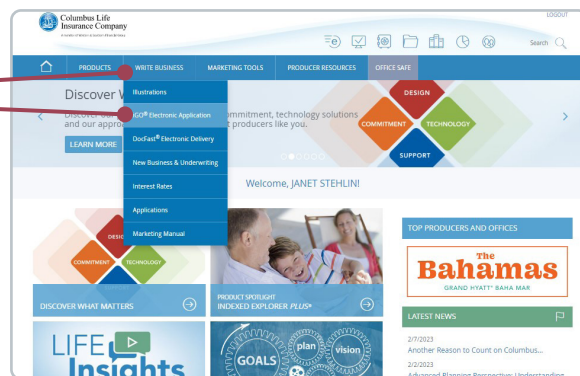
Just follow these easy steps to go from illustration through application—in minutes!

How to Access iGO®

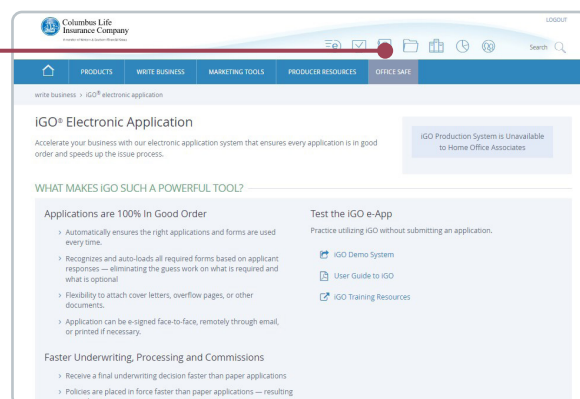
- Log on to the Columbus Life producer extranet.
- Click on the **Write Business** menu, then **iGO® Electronic Application**.

OR

- Click on the computer screen with a checkbox, located above the top navigation.
- Click on the button to begin an application.



Producer Extranet Home Page



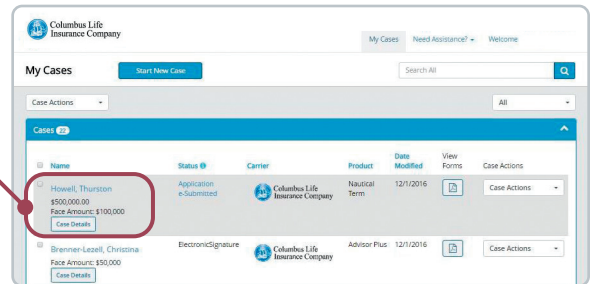
iGO® Home Page

Getting Started

- To complete an application for a case you have already started, click on **View My Cases**.



- You will be taken to the **My Cases** screen that shows your case history. Select the case that you would like to complete an electronic application for.



View My Cases: Case History

- Once you have selected the case, you will be taken to the **Case Information** screen, shown below.
- Select the **Case Information** screen to make any final changes. By selecting this option, all pertinent information will be carried to the application.
- If you don't have any changes to make, click the **Application** tab.

Application tab: Starts the iGO electronic application process.

Case Information page: Contains data from selected illustration.

Case Information Page

Navigating the Application

- Once the case has been started, the first screen on the application is the **Proposed Insured** screen.

To the left, you will see a column listing the initial pages to complete. This may expand to include additional forms as more information about the Proposed Insured is entered.

Boxes highlighted in yellow indicate information that is required. The application will not be considered *in good order* until these boxes are complete.

The pages may be viewed and filled out in any order, so feel free to move from screen to screen at your convenience. The red question mark on the left column will let you know which pages are still missing required information.

- Move forward from the page by either clicking the **Next** button or by selecting a page listed on the left column.

Page Listing
Navigates through application pages.

Information carried over from the case.
Required fields are highlighted in yellow.

Columbus Life Insurance Company

Client, Demo
Columbus Life Insurance Company

Indexed Explorer Now

Case Notes Save View Forms Case Actions

My Cases Need Assistance? Welcome

Case Information Application

Proposed Insured

Personal Details

First Name: Demo Middle Name: Last Name: Client

Date of Birth: MM/DD/YYYY Age: 50 Sex: Male Female

Place of Birth: Choose from list or type in and press Enter Marital Status: Choose from list or type in and press Enter

SSN/TIN: SSN Tax ID

Is the Proposed Insured a U.S. Citizen? Yes No

Contact Information

Home Address: Number and Street: Enter a location Apt #:

Proposed Insured

- After completing the required information in each section, a green check mark ✓ will appear on the left column, indicating all of the information has been filled out correctly.

A red question mark ? will appear for sections that have been visited but are incomplete.

Reflexive Questions

The appropriate answer to any reflexive (yes/no) questions will cause either more questions or a detail box to appear.

J3a) Does anyone proposed for insurance now have life insurance policies or annuity contracts with any company (excluding group coverage)?

☒ Yes ☐ No

Existing Insurance

List all insurance in force on the Proposed Insured (a max of 5 policies can be entered)

Company Name	Policy Number	Replaced
No matching records found		
Click here to add...		

At least one policy must be entered.

Attaching Additional Documents, Cover Letter and Alternate Policies

- If you have additional documents pertinent to the underwriting of this case, you may attach them on the **Additional Information** page. These documents should be in PDF format and may be attached by clicking on the appropriate box.
- If this case is to be considered along with an application on another Proposed Insured, the **Related Case(s) Information** box should be checked and the information filled in.

Additional Information

You can attach up to 4 additional documents to be submitted with the application. The total of all attachments cannot exceed 10 MB.

You may attach only one document to each button below.

☐ Attachment 1

Type of Attachment
Choose from list or type in and press Enter

☐ Attachment 2

Type of Attachment
Choose from list or type in and press Enter

☐ Attachment 3

Type of Attachment
Choose from list or type in and press Enter

☐ Attachment 4

Type of Attachment
Choose from list or type in and press Enter

Related Case(s) Information

☐ I would like this application to be underwritten together with the application(s) submitted for:

Attachments

Validating and Locking the Application

- Before proceeding to the signature process, the information entered into the application must be **validated and locked**. This will **lock down** all of the information in the application.
- The application could be **unlocked**, but the signature process would have to be completed again.
- The validation process ensures that all of the screens have been completed and are in good order. This will be signified by the green check mark ✓.
- When the application has been **locked down**, the system will assign an **App ID**. The App ID will serve the function of a policy number until one can be assigned. Until a policy number is assigned, you'll need to refer to this number when sending any additional items to underwriting.

The screenshot shows the 'Validate and Lock' screen in the 'Application' tab. The left sidebar lists various application sections, all marked with green checkmarks, indicating they are complete. The main content area displays a green banner with the message: 'Congratulations! Your application is complete and in Good Order.' Below this, there is a button labeled 'Show Collab Invite Screen - For Part 2 Mapping testing'. Further down, a blue button reads 'Lock Application and Proceed to Signature Process'. A 'Back' button is located at the bottom right.

Complete and In Good Order

This screenshot shows the 'Validate and Lock' screen after the application has been locked. The left sidebar now shows the 'Validate and Lock' section with a lock icon. The main content area features a blue banner stating 'The application has been locked!'. Below this, a message explains that the application is digitally locked to protect client data and that unlocking will cancel previously collected signatures. A red circle highlights the text: 'This information will remain on iPipeline for 120 days after no activity.' At the bottom, there are 'Back' and 'Next' buttons, along with a link to 'Unlock Application Data and Cancel Signature Process'.

Locked / Assignment of App ID

Signature Methods

- Applications for Indexed Explorer Now must be signed electronically.

Electronic Submission

- You will be asked if each of the signees are *present* or *not present*.
 - If all signees are *Present*, you will use the **Face-to-Face** method.
 - If one or more of the signees are *Not Present*, you will use the **Click Wrap** method.

Yellow locks indicate the application is locked and ready for signatures.

Case Information Application

Proposed Insured
Proposed Insured, Cont.
Beneficiary
Coverage Applied For
Illustration Certification
Premium Allocation Election
Life Insurance - In Force, Pending or Replacement
Life Insurance - In Force, Pending or Replacement, Cont.
Purpose of Insurance
Premium and TIA Information
Settlement and Financial Questions
Agent Information
Agent Report
Additional Information
City/State Signature Data
Validate and Lock
Signature Method

Signature Method

Please choose a signature method:

☒ Electronic Signature ☐ Print application for client's wet signature

What's Next ?

This application is currently awaiting consumer signatures.

- To view the status of signatures: click on the Case Details button from the iGO Dashboard
- To resend signature links for consumer signing via email: resend emails from the iGO Dashboard Case Details screen or re

Demo Client - Proposed Insured

☒ Present ☐ Not Present

< Back

Signature Method

Electronic Signatures—Part One

Face-to-Face method:

- When all parties are present, first the eSignature consent must be completed and the application packet reviewed. They will then signify that they have done so by clicking the box at the bottom of the screen.

eSignature Consent

Welcome, Demo Client

To begin the electronic signature session, please read the Electronic Consent and Disclosure displayed below. To print a copy of this form, select the "Print" link below. After reading this consent, entering the application forms, and checking their associated checkboxes, please select "I Agree" to continue or select "Cancel" to stop the electronic signature session.

Electronic Terms of Use and Consent

TERMS OF USE

CONDITIONS OF USE

By using the Web site in addition to an application for insurance with Columbus Life Insurance Company (together with its parent companies, affiliates, and subsidiaries, "Columbus Life"), you agree with the following Terms and Conditions ("Terms") without limitation or qualification. Please read these Conditions carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit this site immediately. Columbus Life may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current Terms. The Terms are in addition to any other agreements between you and Columbus Life.

Columbus Life reserves the right to modify or change the Terms at any time without prior notice to you. Such modification or change shall be effective upon posting by Columbus Life on this Web site. You agree to be bound to any changes to these Terms when you use this Web site after any such change is posted.

DISCLAIMER

Print

Please read all Disclosures, Acknowledgments and Caution statements included in the application. These provide important information and protections for you.

Interest in, Premium Allocation
Authorization for Release of Health Information
Application for Life Insurance
Accelerated Death Benefit Disclosure
Interest in, Disclosure

CRS020: Taxpayer Identification Certifications (Substitute W-9). Note: The Internal Revenue Service does not require your consent to any provision of this document other than the verifications required below. Under penalty of perjury, I certify that: (1) The data shown on this form is my correct Taxpayer Identification number, and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as the result of failure to report all interest or dividends, or (3) the IRS has notified me that I am no longer subject to backup withholding, or (d) I am subject to backup withholding with complete for you a separate original IRS Form W-9 and (2) am a U.S. citizen or other U.S. person. See IRS Form W-9 and instructions for more information.

Terms of Use and Consent

- The signee will then be asked to apply their electronic signature or initials in all required areas. The signee will click the yellow **Click Here to Sign** to apply their signature.
- The consent, review, and signature steps are repeated for any additional signees and followed by the same process for the agent.
- After Part One of the application has been submitted, the underwriters will await Part Two before beginning the underwriting review.

interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, or (d) if I am subject to backup withholding I will complete for you a separate original IRS form W-9 and (3) I am a U.S. citizen or other U.S. person. An IRS form W-9 and instructions can be found at <http://www.irs.gov/pub/irs-pdf/fw9.pdf>.

I (we) have carefully reviewed each and every statement and answer in this application and represent that they are true and complete to the best of my (our) knowledge and belief.


WARNING: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

A faxed or electronically transmitted signed document to Columbus Life Insurance Company has the same legal force and effect as the original signed document, and once received, is the controlling record.

Signed in the State of _____

Print Name _____

PROPOSED INSURED 1 (if age 15 or older)

Sign Here **Click Here to Sign** Cancel  Date **1/4/2023 3:30:20 PM**

SIGNATURE OF PROPOSED INSURED (if age 15 or older)

Print Name _____

APPLICANT / OWNER (if other than Proposed Insured)

Sign Here _____ Date _____

SIGNATURE OF APPLICANT / OWNER (if other than Proposed Insured)

Print Name _____

PROPOSED INSURED 2 (if age 15 or older)

Sign Here _____ Date _____

SIGNATURE OF PROPOSED INSURED 2 (if age 15 or older)

Print Name _____

PARENT (if Proposed Insured is under 18 years of age)

Sign Here _____ Date _____

SIGNATURE OF PARENT (if Proposed Insured is under 18 years of age)

eSignature Screen: Client and Agent

Click Wrap method:

- The Click Wrap signature method should be used when **one or all of the signees are not present** to review the application. Simply check **not present** after the name of the absent signee on the **Signature Method** page.
- The insured and any other applicable parties will be sent emails with access to the signature process. The agent must be the last signer because they will then submit the application.

The signers(s) will need the last four digits of their SSN as a PIN to complete the signatures. The agent must also create a PIN.

- Once the email is sent the user may follow the link provided to a login screen. Here they are prompted to enter the last four digits of their SSN. After logging in, the steps for a remote signer are similar to those of one signing in person. If need be, the agent may resend the email to the remote signer on the **Signature Method** tab of the application.

This application is currently awaiting consumer signatures.

- To view the status of signatures: click on the Case Details button from the iGO Dashboard
- To resend signature links for consumer signing via email: resend emails from the iGO Dashboard Case Details screen or revisit this page and use the Send/Resend Email button.

Demo Client - Proposed Insured


☐ Present ☒ Not Present

Email 4 Digit PIN

HAN ZHAO - Agent

Email 4 Digit PIN


Remote Email eSignature



Hello Demo Client (Proposed Insured),


Your application is ready for your review. Please click the button below to be directed to your online application.

Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.

If you have any questions, please do not hesitate to contact me at 

Thank you for allowing me to handle your life insurance needs.

Click Here

Regards, 

Having trouble viewing the images in this email?

Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to your online application.

If you are viewing this message from within your Junk or Spam folder, you may be required to move the message to your inbox.

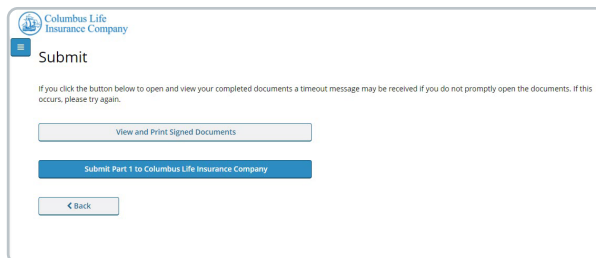
Part One Client Email

Click Wrap method (continued):

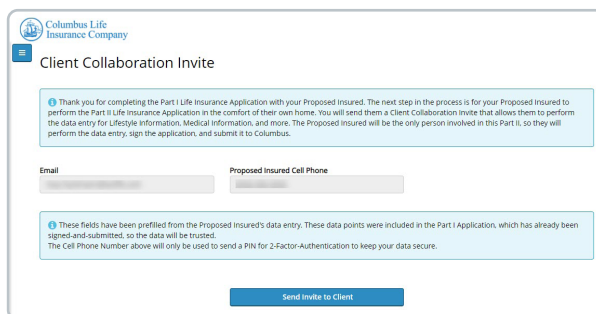
- After all client signatures have been completed the agent will be notified via email and may themselves sign and submit the application. The agent's signature process will be the same as that of the client.

After the agent has signed, the application screen will refresh and display a button to View Completed Application Forms as well as a Submit button.

Once submitted, Part One of the application will be fully locked and no further changes can be made. The agent will then invite the insured to complete Part Two.



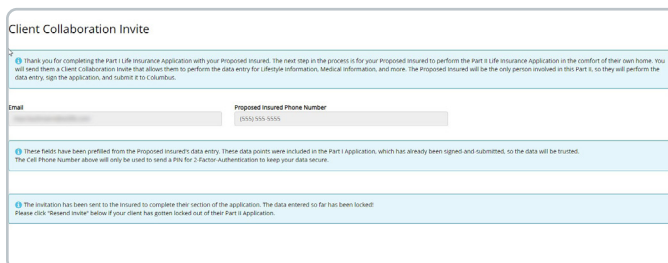
Submit



Client Collaboration Invite

Inviting the Insured to Complete Part Two

- After Part One of the application has been submitted the underwriters will await Part Two before beginning the underwriting review.
- The **Client Collaboration Invite** tab will confirm the client email and phone number as previously entered. Once sent, the collaboration invite will be valid for 7 days. After following the link provided in the invitation email the insured must either confirm their identity by receiving a code text messaged to the number they provided as well as confirm their date of birth and last four digits of their SSN.



Client Collaboration Invite Confirmation

- If the signer is unable to receive a text messaged code they may proceed as a guest. To continue as a guest, the insured must confirm their date of birth and last 4 digits of their SSN. By continuing as a guest the insured will NOT be able to save the application and must complete it in a single session.
- When their identity is confirmed the insured may complete the medical and lifestyle questions asked in Part Two. All questions must be answered for the application to be in good order and allow the insured to validate, lock, and sign the application.
- Upon validating and locking the application the insured will proceed to review the application. The insured must click the **View Forms** button to proceed. If any changes are to be made the insured must click the **Back** button within the application and unlock the app to make changes to Part Two. The insured must check the box that they agree to the **Terms of Use** and then click **Continue** to Sign and Submit.
- The insured must then check the box next to their name to attest they have read the documents and consent to applying their electronic signature.
- The insured must then click to **Apply eSignature** and then click to **Submit Part Two** to Columbus Life Insurance Company. The agent will be informed of the submission via email.

Columbus Life Insurance Company

Hi [Name], We are ready for you to complete your application

Thank you for choosing Columbus Life to protect you and your family. Please take moment to:

- Review the information I completed for you.
- Answer some questions about yourself.
- Sign and Submit your application.

ACCESS YOUR APPLICATION

Part Two Client Email

Validate and Lock

The application has been locked. During this eSignature Process:

- Step 1: You will agree to review all documents and disclosures.
- Step 2: You will agree to read the Terms of Use and eSignature consent.
- Step 3: You will acknowledge that you are the Proposed Insured of the insurance policy.

Within the Life Insurance Application Forms, there will be an eConsent Signature Page that lists out the forms to be signed. Please review and ensure that your application is as expected.

Your application has been digitally locked to protect client data from alteration during the signature process. If you need to edit the application you may do so by clicking the Unlock Application and Cancel Signature Process button. Once your edits are completed, come back to this screen (Validate and Lock) located on the left-hand navigation tree to Lock and return to the signature process. This information will remain on iPolicy for 120 days after use activity.

VIEW FORMS (PDF)

UNLOCK PART 2 APPLICATION AND CANCEL SIGNATURE

← BACK **REVIEW APPLICATION →**

Validate and Lock

Sign and Submit

I have read the documents listed below, including any Mutual Agreements contained therein, and I hereby consent to the application of my electronic signature upon all of the forms by the Columbus Life Insurance Company. My electronic signatures on all documents demonstrates my intent to apply for life insurance from the Columbus Life Insurance Company, is as valid as a manual signature, and may not be invalidated solely on the basis that the signature was electronically obtained.

☒ Demo Client, Proposed Insured

OWNER: Taxpayer Identification Certifications (Substitute W-9) - Note: The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required below.

Under penalties of perjury, I certify that: (1) The SSN/TIN shown on this form is my correct Taxpayer Identification Number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as the result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, or (d) I am subject to backup withholding I will complete for you a separate original IRS form W-9 and (3) I am a U.S. citizen or other U.S. person. An IRS form W-9 and instructions can be found at <http://www.irs.gov/pub/irs-pdf/fw9.pdf>. I (we) have carefully reviewed each and every statement and answer in this application and represent that they are true and complete to the best of my (our) knowledge and belief.

I agree to apply my e-Signature to all areas of the application and supplemental forms that are applicable to me.

APPLY SIGNATURE

Apply Signature

System Limitations

Please keep the following guidelines in mind when using Columbus Life's iGO.

Writing New Business

iGO can only list a maximum of:

- 5 existing life insurance policies.
- 6 primary beneficiaries.
- 6 contingent beneficiaries.
- 2 owners.
- 6 children on the children term rider.

The state the producer enters on the Case Information screen is considered to be the Writing State of the applicant.

eSignature Guidelines

The eSignature link that is sent to the associated parties is only valid for seven days, so producers should make sure that all electronic signatures can be obtained during this time period.

When signing electronically, the signing state for the producer and owner will default to the state chosen where the application was written. The producer cannot edit this information at the time of signing. If the producer needs to change the signing state, he/she will need to change the state where the application is written by unlocking the application and selecting a different state on the Case Information screen.

Columbus Life requires producers be present with clients when completing an application. However, eSignatures can take place without the producer present.

Frequently Asked Questions

Accessing the Application

Q. How do I access iGO?

A. iGO can be conveniently accessed when you sign in to the Columbus Life Extranet. After you log in, there will be a computer screen with a check box located in the upper-middle part of your screen. When you roll your mouse to it, it will change to read "iGO." Click here to begin an application.

Q. Is there an iGO app for tablets or iPads? Will it work on a tablet or a smartphone?

A. There is not currently a separate tablet app, but iGO can be accessed through the web browser that is native to the tablet. The system will also work on many smartphone devices, but is contingent on the browser being used. iPipeline continues to expand the browsers and operating systems supported by iGO.

Q. Will policy delivery be electronic?

A. The policy is delivered on paper as the default option. Electronic delivery may be elected by request on the application. We recommend providing a cover letter with this instruction.

Using the Application

Q. Will the application contain all of the necessary forms? Which ones will be excluded?

A. The application will have all necessary forms for the products that are supported.

Q. Can I copy an existing application to start a new application for dual apps on the same client or possibly for a spouse? Can I take two products on the same application?

A. On the My Cases screen there is an option to duplicate an application in the Case Actions. Though you cannot take two products on the

same application, there is a special field on the application to type in information on any additional coverage your client wants to apply for.

The New Business team will then create a new file and issue an additional policy number/numbers for processing and underwriting purposes. This saves time and energy since all information can be keyed onto the same application!

For clarity, please be sure to indicate in the cover letter section that the application is for more than one policy, and outline what product and coverage are desired for each policy.

Q. Can I split the application between two or more agents using iGO?

A. Yes. There is a specific section within iGO where multiple agents can be listed, and the allocation to each agent elected.

Q. Can I jump from one screen to another without fully completing each screen?

A. Yes. Information is automatically saved as you progress through the application. Producers can move freely throughout the application.

Q. Can an accountant sign the Confidential Financial Statement electronically?

A. Individuals who can sign electronically will include the insured, other insureds, owners, parents/guardians, payers and producers. Other third parties not falling into any of these categories (e.g., attorneys, accountants, etc.) cannot currently sign electronically.

Q. How long will my sign-in to iGO last before it times me out?

A. The system will sign you out after 20 minutes of inactivity. As long as you are actively navigating the screens, the system will not time you out.

Frequently Asked Questions (continued)

Q. How long does Columbus Life store/provide access to applications — both partially finished and completed applications?

A. Applications will be stored on the server for 120 days. Clients have seven days to electronically sign an application once it has been “locked.” After seven days, the producer will need to re-lock the application and re-send the signature request email.

Signatures

Q. Can I submit applications for Indexed Explorer Now with wet signatures?

A. No, Indexed Explorer Now must be applied for with electronic signatures and an application submitted via iGO.

Q. Does iGO and the email signature process change Columbus Life’s policy towards face-to-face business?

A. No. Although iGO will add more flexibility and convenience to the application process for producers and clients, Columbus Life’s policy on face-to-face business is still in place.

Submitting the Application

Q. How quickly will an electronically submitted application show up in Office Safe?

A. Applications will show up in Office Safe after the insured has electronically signed and submitted Part Two of the application, the health questionnaire.

Q. Is there anything I can send with information mailed to the home office (e.g., payment) to match it to the application?

A. The easiest method is still to scan and attach the accompanying document to the application at original submission. The producer can also wait until the application has been entered in by the home office and a policy number issued on the application. The document can then be mailed/faxed in with a cover sheet indicating the policy number the document corresponds to. Secure upload is available in Office Safe, but checks will still have to be mailed if not using PAT.

Application Troubleshooting

Q. What if I forget my PIN? What if other signers forget their PINs?

A. Producers pick their own PIN number while filling in the application. If you forget your PIN after the application has already been locked, you will need to unlock the application and enter in a new PIN number. Unfortunately, this may result in having to start the signature process over if your client(s) has already signed the e-App.

For any signing parties who are not the producer, the screen will prompt you as to whether the PIN will be the last four digits of the signer’s Social Security number, or whether it is a separate four-digit PIN that you create. As a best practice, make sure that you clearly communicate to each signer what his/her PIN will be.

Q. Why are iGO notification emails not showing up in my inbox?

A. It's possible that the emails generated by iGO system are potentially being flagged as spam by your email program. Check your spam or junk mail folder to see if the notifications have been moved there by your email system. If so, your email program should have the ability to list the sender of that email as being a safe sender, ensuring that future emails will show up in your inbox as normal.

Q. When I click the link to preview the forms as a PDF, nothing is showing up on my screen. I tried to download the completed/partially completed application as a PDF, and it's not working.

A. Adobe Reader must be installed on your computer before you can download and view PDFs. Your internet browser's security settings also have to be set for these attachments to be downloaded and viewed. If you are not able to view or download the PDF attachments, first make sure Adobe Reader is installed on your system. You can go to <http://get.adobe.com/reader> to install the latest version of the application for your browser and operating system.

Certain security settings and pop-up blockers can also cause conflicts. For tips on how to set up your browser and system properly, click the "help" menu in the upper right hand corner of iGO screen. This link takes you to iPipeline's training and support website where you will find helpful systems information in the "Quick Tips" section for iGO.

Q. How can I resend eSignature emails to signers?

Application Part One

- **Step 1:** Log in to iGO and navigate to the **My Cases** screen. Click **Case Details** next to your client's case.
- **Step 2:** The **eSignature** tool is located on the right-hand side of the client's **Case Details** page. Follow the prompts to resend emails to the applicable signers.

Application Part Two

- To resend the insured's health questionnaire link navigate to the **Client Collaboration Invite** screen of the application. Click **Resend Invite to Client**.

Fast. Flexible. Convenient. That's the Power of iGO!

If you have any questions about iGO, please contact the Columbus Life Sales Desk at 800.677.9696, Option 4.

Visit the Columbus Life extranet for more iGO training resources.

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Product and Sales Support:
800.677.9696, Option 4



Columbus Life
Insurance Company

A member of Western & Southern Financial Group

400 Broadway • Cincinnati, OH 45202-3341
www.ColumbusLife.com

iGO® is a registered trademark owned and used with permission by iPipeline.

Additional forms may be requested by underwriting if not available at the time the application is submitted.

IUL is a UL policy. It has insurance related costs. Premiums paid must produce sufficient cash value to pay insurance charges. Indexed returns do not protect against lapse if premiums and returns do not provide sufficient cash value to cover loan interest and insurance costs. Your clients must understand that loan risk means loans may well not be zero cost. Such loan risk and interest costs will reduce account value and will contribute to a risk of policy lapse if account value becomes insufficient to cover charges.

Payment of the benefits of Columbus Life Insurance Company life insurance products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims-paying ability of the insurer.

Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a MEC. Withdrawals may be subject to charges. Neither Columbus Life, nor its agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. The information provided is for educational purposes only. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest.

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Flexible Premium Adjustable Life Policy with Indexed Options Policy series ICC21 CL 94 2103 and Children's Term Rider series ICC18 CLR-135 1803. Product and rider provisions, availability, definitions, and benefits may vary by state.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

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