

How to get here:

View & Download Carrier Specific Information:

- * Product Features
- * Underwriting Guidelines & Requirements
- * Build Charts

EVERYONE DOES NOT GET SUPER-PREFERRED!

- * Set realistic expectations on the front-end
- * Carriers differ in how they rate a given condition select the right one to start with.

Carrier Forms Search

you.

* Emailed as a .pdf

Underwriting Guides

Illustrate Single Company custom policy structures:

- * Term Products
- * UL Products
 - Types: GTD / Indexed / Cur. Assump / Survivor
 - Premium: Single / Lifetime / Limited / Varied
 - Show Disbursements / Loans
 - Show available Chronic / Critical Illness Resources

Run fully compliant illustrations...

* Save as a .pdf * Print * Email as a .pdf

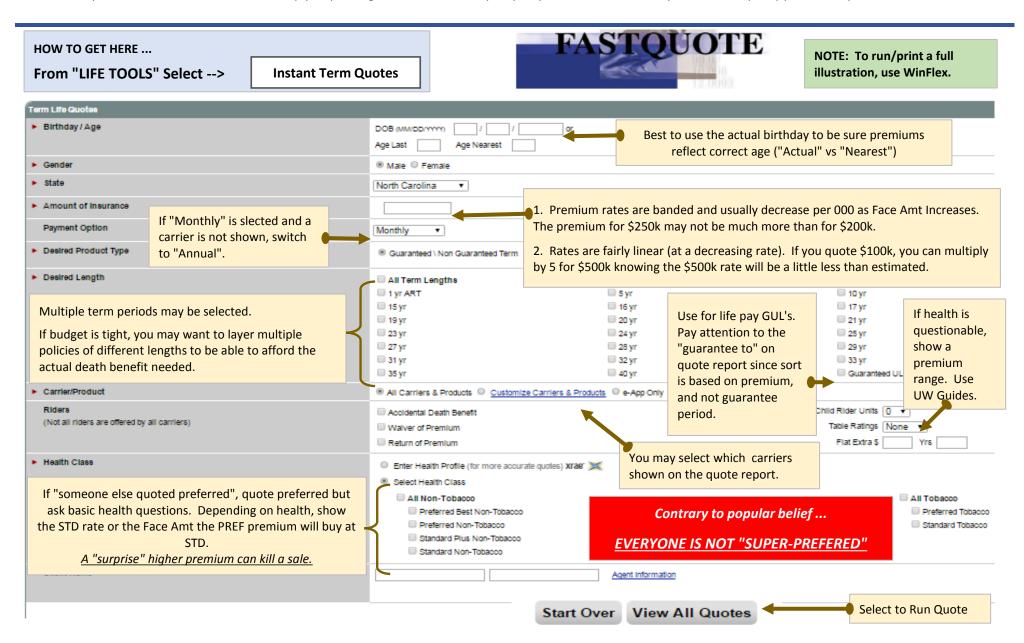
TAKE YOUR BUSINESS TO THE NEXT LEVEL ...

Don't treat prospects like a commodity, ask the right questions and LISTEN to what they have to say, then develop a solution to meet his or her unique needs.

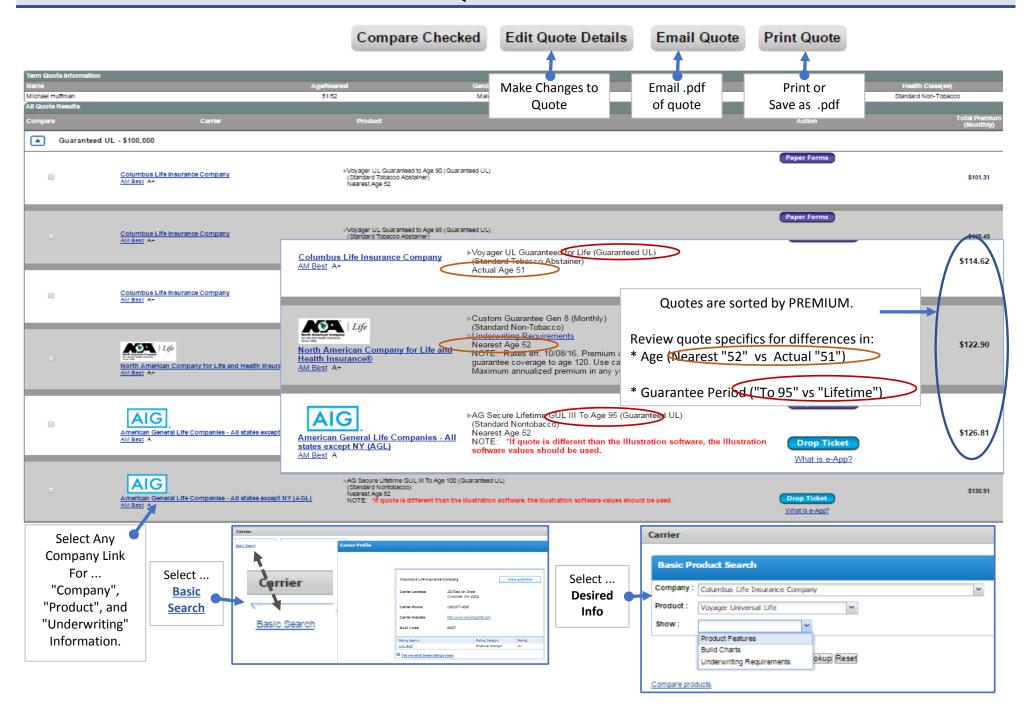
YOU ARE A PROFESSIONAL ... DON'T JUST GIVE NUMBERS, GIVE SOLUTIONS! YOU WILL SET YOURSELF APART FROM YOUR COMPETITON!

If someone tells you another quote they have, or what they are paying for their current policy, don't just quote based on that information. If so, you assume they, or the other agent, knew what they were doing to start with. As a professional, you need to discover the purpose / need for the insurance and you owe it to your prospects to help them obtain the solution that is right for their need(s). Instead of one 30 Year Term policy, a blend of GUL and one or more term policies may be more appropriate and maybe more affordable.

Also, you want to be in control and not simply responding to them. The other policy may not have the features yours does or quality permanent products to convert to.



QUOTE RESULTS



Download Current Carrier Forms Company Select one **HOW TO GET HERE ...** AIG Annuities Fixed & Index **GO TO: Capmar Agent Portal** Carrier Forms Search AIG Annuities Fixed & Index of NY Allianz Life Insurance Company of North America Basic Search iGO e-App American Equity American General Life Companies - All states except NY (AGL) Company Select one Service Type Select one Service Type Select one State Select one Administrative Product Type Select one Contracting and Licensing Product Name Select one Marketing New Business Blank/Fillable Form Paper PDF Forms Policyholder Service Search Reset Product Type Select one Term Life Product Name Select one Universal Life Survivorship Universal Life Explorer Plus Variable Universal Life Indexed Explorer Plus SPDA Annuity Voyager SPIA Annuity Agont Forme/Liconeing

Start New Search

HOW TO GET HERE ...

Basic Search

From "CARRIER FORMS SEARCH" Select-->

Search

CARRIER Columbus Life Insura... PRODUCT NAME Explorer Plus

STATE North Carolina

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	Document Name 💠	Description \$	Notes 💠		Package (12)
0	ICC09 CL 45.300-(6/09)- (1/13)-app-fill-reader	Application for Life Insurance	All premium mode and amount information must be included in the application and Agent Report	0	ICC09 CL 45.300-(6/09)-(1/13)- app-fill-reader
				0	CL 45.209-(1/13)
•	CL 45.209-(1/13)	Certificate of Non- Illustration	If an illustration is neither provided nor shown, complete form CL 45.209.	0	CL 45.128 (6/08)
0	CL 45.128 (6/08)	HIV Consent Form	Must complete and sign	0	CL 45.456 (8/14)
				•	CL 45.944 (09/14).pdf
0	CL 45.456 (8/14)	Insurance Information Practices Disclosure	Always give to Applicant for New Business cases. For policy changes or conversions, give to Applicant when evidence of insurability is required.	•	CL 5.850-NB-(09/14)
				•	CL 45.427-(07/14)-fill
•	CL 45.944 (09/14).pdf	ADBR UL Disclosure Statement	Accelerated Death Benefit Disclosure. Give copy to Applicant. Signed copy must accompany the application. For Explorer Plus, ages 80-85, use form CL 45.921 (08/12)	•	CL 45.263-(3/11)
				•	CL 45.459-(1/12)
0	CL 5.850-NB-(09/14)	Privacy Policy Statement	Always give to Applicant. No receipt is required.	•	CL 45.945-(12/14).pdf
0	CL 45.427-(07/14)-fill	Authorization for Release Use if Insured is a juvenile of Health Information	Use if Insured is a juvenile	•	ICC12 CL 70.269-(1/12)-fill- reader
			,	0	ICC13 CL 45.300 INSTR-(2/13)
•	CL 45.263-(3/11)	Important Notice -	If "Yes" is noted for the question on the application		
		Replacement	regarding whether or not you have pending or existing insurance, Form CL 45.263 is required for all cases. Forward one copy to the home office and leave one copy with the applicant.		Email Print