

Multi-Company Premium Comparisons for:
* *Term Products*
* *Guaranteed UL Products (Lifetime Pay)*

Quotes can be ...
* Saved as a .pdf * Emailed as a .pdf

FAST & EASY ...
Can be easily used on most SmartPhones

Instant Term Quotes

Illustration WinFlexWeb

Carrier Forms Search

Underwriting Guides

Final Expense Quotes
Access Key: 225-e274y

Disability Income

Multi-Company Premium Comparisons for:
* *Final Expense Products*

Quotes can be ...
* Saved as a .pdf * Emailed as a .pdf

FAST & EASY ...
Can be easily used on most SmartPhones

DON'T ASSUME THIS IS THE BEST WAY ...
Male / 66 / NT
Original FinEx Quote: \$25K StdNT - \$ 137.54/mo
Applied/Issued: \$50K GuarUL - \$140.50/mo
(e-app / fully underwritten / issued in 12 days)

Download Current Applications & Forms:

- * *New Business Forms*
- * *Policyholder Service*

Forms can be ...
* Saved as a .pdf * Emailed as a .pdf

BE PROFESSIONAL & GET PAID FASTER ...
DON'T SUBMIT OUT OF DATE FORMS

This tool insures your forms are current and you don't have to wait on someone to send them to you.

Life Tools

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.*

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.

HOW TO GET HERE ...

From "LIFE TOOLS" Select -->

Instant Term Quotes



NOTE: To run/print a full illustration, use WinFlex.

Term Life Quotes

Best to use the actual birthday to be sure premiums reflect correct age ("Actual" vs "Nearest")

1. Premium rates are banded and usually decrease per 000 as Face Amt Increases. The premium for \$250k may not be much more than for \$200k.

2. Rates are fairly linear (at a decreasing rate). If you quote \$100k, you can multiply by 5 for \$500k knowing the \$500k rate will be a little less than estimated.

Multiple term periods may be selected. If budget is tight, you may want to layer multiple policies of different lengths to be able to afford the actual death benefit needed.

Use for life pay GUL's. Pay attention to the "guarantee to" on quote report since sort is based on premium, and not guarantee period.

If health is questionable, show a premium range. Use UW Guides.

You may select which carriers shown on the quote report.

Contrary to popular belief ... EVERYONE IS NOT "SUPER-PREFERRED"

If "Monthly" is selected and a carrier is not shown, switch to "Annual".

If "someone else quoted preferred", quote preferred but ask basic health questions. Depending on health, show the STD rate or the Face Amt the PREFERRED premium will buy at STD. A "surprise" higher premium can kill a sale.

Select to Run Quote

Start Over View All Quotes

QUOTE RESULTS

Compare Checked

Edit Quote Details

Email Quote

Print Quote

Term Quote Information				Health Class(es)	
Name	Age/Nearest	Gender			
Michael Huttman	51/52	Male			Standard Non-Tobacco

Compare	Carrier	Product	Action	Total Premium (Monthly)
<input type="checkbox"/>	Columbus Life Insurance Company AM Best: A-	Voyager UL Guaranteed to Age 90 (Guaranteed UL) (Standard Tobacco Abstainer) Nearest Age 52	Paper Forms	\$101.31
<input type="checkbox"/>	Columbus Life Insurance Company AM Best: A-	Voyager UL Guaranteed to Age 95 (Guaranteed UL) (Standard Tobacco Abstainer)	Paper Forms	\$105.45
<input type="checkbox"/>	Columbus Life Insurance Company AM Best: A+	Voyager UL Guaranteed for Life (Guaranteed UL) (Standard Tobacco Abstainer) Actual Age 51		\$114.62
<input type="checkbox"/>	North American Company for Life and Health Insurance® AM Best: A+	Custom Guarantee Gen 8 (Monthly) (Standard Non-Tobacco) Underwriting Requirements Nearest Age 52 NOTE: Rates eff. 10/08/16. Premium guarantee coverage to age 120. Use call Maximum annualized premium in any year.		\$122.90
<input type="checkbox"/>	AIG American General Life Companies - All states except NY (AGL) AM Best: A	AG Secure Lifetime GUL III To Age 95 (Guaranteed UL) (Standard Nontobacco) Nearest Age 52 NOTE: *If quote is different than the Illustration software, the Illustration software values should be used.	Drop Ticket What is e-App?	\$126.81
<input type="checkbox"/>	AIG American General Life Companies - All states except NY (AGL) AM Best: A	AG Secure Lifetime GUL III To Age 100 (Guaranteed UL) (Standard Nontobacco) Nearest Age 52 NOTE: *If quote is different than the Illustration software, the Illustration software values should be used.	Drop Ticket What is e-App?	\$130.91

Make Changes to Quote

Email .pdf of quote

Print or Save as .pdf

Quotes are sorted by PREMIUM.

Review quote specifics for differences in:

- * Age (Nearest "52" vs Actual "51")
- * Guarantee Period ("To 95" vs "Lifetime")

Select Any Company Link For ... "Company", "Product", and "Underwriting" Information.

Select ... [Basic Search](#)

Carrier Profile

Columbus Life Insurance Company

Carrier Address: 400 East 4th Street, Cincinnati, OH 45202

Carrier Phone: (502)677-9999

Carrier Website: <http://www.columbuslife.com>

NAC Code: 99037

Rating Agency	Rating Category	Rating
A.M. Best	Financial Strength	A+

[View and Print](#)

Select ... **Desired Info**

Carrier

Basic Product Search

Company: Columbus Life Insurance Company

Product: Voyager Universal Life

Show: [Dropdown]

Product Features

Build Charts

Underwriting Requirements

[ok](#) [Reset](#)

[Compare products](#)

Download Current Carrier Forms

HOW TO GET HERE ...

GO TO: **Capmar Agent Portal**

Carrier Forms Search

Basic Search iGO e-App

Company

Service Type

State

Product Type

Product Name

Blank/Fillable Form Paper PDF Forms iGO e-App

Company

Select one

- AIG Annuities Fixed & Index
- AIG Annuities Fixed & Index of NY
- Allianz Life Insurance Company of North America
- American Equity
- American General Life Companies - All states except NY (AGL)

Service Type

Select one

- Administrative
- Contracting and Licensing
- Marketing
- New Business
- Policyholder Service

Product Type

Select one

- Term Life
- Universal Life
- Survivorship Universal Life
- Variable Universal Life
- SPDA Annuity
- SPIA Annuity
- Agent Forms/Licensing

Product Name

Select one

- Explorer Plus
- Indexed Explorer Plus
- Voyager

← Search Results (37)

[Start New Search](#)

HOW TO GET HERE ...

From "CARRIER FORMS SEARCH" Select-->

Basic Search

[Search](#)

CARRIER
Columbus Life Insura...

PRODUCT NAME
Explorer Plus

STATE
North Carolina

Document Name	Description	Notes
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
CL 45.209-(1/13)	Certificate of Non-Illustration	If an illustration is neither provided nor shown, complete form CL 45.209.
CL 45.128 (6/08)	HIV Consent Form	Must complete and sign
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 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 5.850-NB-(09/14)	Privacy Policy Statement	Always give to Applicant. No receipt is required.
CL 45.427-(07/14)-fill	Authorization for Release of Health Information	Use if Insured is a juvenile
CL 45.263-(3/11)	Important Notice - Replacement	If "Yes" is noted for the question on the application 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.

Package (12)
ICC09 CL 45.300-(6/09)-(1/13)-app-fill-reader
CL 45.209-(1/13)
CL 45.128 (6/08)
CL 45.456 (8/14)
CL 45.944 (09/14).pdf
CL 5.850-NB-(09/14)
CL 45.427-(07/14)-fill
CL 45.263-(3/11)
CL 45.459-(1/12)
CL 45.945-(12/14).pdf
ICC12 CL 70.269-(1/12)-fill-reader
ICC13 CL 45.300 INSTR-(2/13)

[Email](#)

[Print](#)