



Columbus Life Healthy Credits

Reward your client's health with improved rate classes!

Columbus Life recognizes that applicants who work hard to maintain their health should be rewarded. Effective August 12, 2024, new applicants for all fully underwritten permanent life insurance products who exhibit evidence of healthy lifestyles and conditions are eligible to receive offers of up to **two rate class improvements!**

Example

 <p>Client A applies for coverage and is in good general health, receiving an offer of Standard.</p>	 <p>Client B applies for coverage and is also in good health, but has significant evidence of regular preventative care and a healthy lifestyle, earning an offer of Super Preferred.</p>
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Clients who are eligible for Healthy Credit consideration:

- › Ages 18–60
- › Applying for a minimum risk amount of \$100,000
- › Applying for a maximum risk amount of \$10,000,000¹
- › Earning non-tobacco ratings through table D/4 achieved through traditional underwriting

Clients are NOT eligible with any of the following conditions:

- › History of cardiovascular disease or stroke
- › Insulin treated diabetes
- › Have earned any flat extra rating
- › History of invasive cancer²
- › History of alcohol or drug abuse
- › Criminal history

Healthy Credits do not reduce offers with table ratings to standard. All eligible clients are automatically considered for healthy credits while undergoing underwriting. **Call today for an illustration!**

Questions? Call the Sales Desk at 800.677.9696, option 4, and let's discuss your case today.

¹ Includes total coverage in force and applied for with any Western & Southern Financial Group company.

² Does not include basal or squamous cell skin cancer currently rated standard.

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.

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. Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York.

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LabCheck Underwriting Program

Looking to get an underwriting decision faster?

Take advantage of the Columbus Life LabCheck underwriting program! By submitting information from a recent physical exam your client has completed, you can avoid having a paramed and fluid collection done by an examiner. This alone can save an average of 2 weeks of processing time.

Below are the qualification parameters, submission guidelines and a checklist to help you get your business processed faster!

Qualification Parameters

- › Issue ages: 25–60
- › Face amounts: Up to \$10 million
- › All fully underwritten permanent life products can be considered
- › Ownership: Must be owned by insured, insured's spouse, or personal trust
- › Insured must be a US citizen or valid green card holder
- › Professional athletes, celebrities, government officials, and foreign nationals are not eligible
- › Risks must be standard or better

Submission Guidelines

- › All application medical questions must be answered
- › For e-apps, include requirements as an attachment to the application. This can be done in the "additional information" section in iGO
- › For paper applications, send copies of physical with application submission
- › **Do not order exams at the time of application**
- › APS will be obtained for face amounts of \$2 million and greater
- › LabCheck program is not available with other special underwriting programs (e.g. table shave program)

Requirement Checklist

Send in the **complete** physical examination that was done in the last 12 months. This must include:

- Measured height, weight, blood pressure, and pulse
- Medical and family history
- Tobacco, alcohol, and drug use history
- Age appropriate physical examination
- Blood work including:
 - Blood sugar, hemoglobin A1C, kidney function, liver function and blood lipids (ie cholesterol, HDL, LDL) and complete blood count
- Urinalysis
- Diagnostic tests performed as a result of the examination must be provided or results documented
- EKG
 - Ages 41–50: Face amounts \$5M–\$10M
 - Ages 51–60: Face amounts \$1M–\$10M

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