

The logo for Dignified Choice Classic Series, featuring three vertical blue bars of varying heights, with a green swoosh above and below them.

# Dignified Choice<sup>®</sup> Classic Series

# Final Expense Underwriting Guidelines



[www.cfglife.com](http://www.cfglife.com)  
800-305-1335



## ***Underwriting Requirements***

This guide is intended to help you determine the right plan for your client, based on the information available to you at the time of application. Underwriters are available to assist with risk assessments Monday through Friday until 8:00pm Eastern at 800-305-1335, ext. 5904 or at [Risk.Assessment@cflife.com](mailto:Risk.Assessment@cflife.com). **Do not include any client's personal information when requesting risk assessments by email.**

For fast and easy underwriting, use eApp and Point of Sale Underwriting (POS). The eApp process provides interactive feedback and POS delivers a decision in under two minutes. POS is not available for telesales.

### **For All Plans**

- Applicant must be within the height/weight limits for the plan (see page 4)
- The Company will conduct an MIB check and prescription drug history check
- The Company will conduct a medical data check (Dx) for telesale applications
- Applicants **age 71+** who have not seen a doctor **within the past 3 years** are ineligible for any coverage

### **Dignified Choice® - Classic Elite Full Benefit**

- All application health questions answered “no”
- Applicants **age 60 - 70** who have not seen a doctor **within the past 5 years** are ineligible for Classic Elite
- Applicants **age 71+ with no prescription drug history** are ineligible for Classic Elite\*
- Motor Vehicle Report for ages 18 - 35
- Tobacco premiums apply if the proposed insured has used any form of tobacco or nicotine or smoked marijuana in the past 12 months

### **Dignified Choice® - Classic Select Full Benefit**

- Any Part 3 health question answered “yes.” All other health history questions answered “no.”
- Motor Vehicle Report for ages 18 - 35
- Tobacco premiums apply if the proposed insured has used any form of tobacco or nicotine or smoked marijuana in the past 12 months

### **Dignified Choice® - Classic Advantage Graded Benefit**

- One Part 2 health question or two or more Part 3 questions answered “yes.” All Part 1 health history questions answered “no.”

\*If applicant is over age 70 and applying for Elite, please provide their current prescription history and the medical condition the medication has been prescribed for in the Special Remarks section of the application. Columbian uses the industry leader, Milliman IntelliScript, to check prescription drug history. If Milliman does not find any prescription history for an applicant age 71+, we run an additional check through ExamOne. If this check also returns no history, we will attempt to contact the applicant to ask about their prescription drug history. If we are unable to reach the applicant by phone, we will ask Apptical to conduct a telephone interview. If a history can be established through any of these means or on the application, the applicant will not be declined for the Classic Elite plan based on an absence of prescription drug history.

## General Underwriting Guidelines

Use the appropriate application and any other required forms for the Proposed Insured's primary state of residence. If the application state differs from the state where the application is taken, you must be licensed in both states.

### Application Health Questions

It is essential that you read each health question aloud, word for word, and be sure the Applicant understands each one. At times, an Applicant's diagnosis may fall under one of the general terms listed on the application, but may be known to the Applicant by another name. Use the medical information on pages 5 through 9 as a guide, and call the Underwriting Team at 800-305-1335 extension 5904 or email [Risk.Assessment@cflife.com](mailto:Risk.Assessment@cflife.com) if you have questions.

### Power of Attorney

The Proposed Insured **must** sign the application. Because the Proposed Insured must personally answer the health questions, a Power of Attorney signature will not be accepted.

### Underwriting Checks

Each application is run through "Irix" Underwriting Rules. If we receive information that gives us reason to believe that the Proposed Insured would not qualify for the plan applied for, an additional Personal History Interview (PHI) may be needed to obtain further information. If the Irix Rules show a definite disease or medical condition, a decision will be made based on those records.

MIB, Inc. maintains information of underwriting significance on applicants as furnished to it by member companies. Columbian uses MIB to check underwriting information, but only as a guide to identify areas about which we might need additional information before reaching a final underwriting decision. Columbian does not rely, in whole or in part, on an MIB report in making a final underwriting decision.

A Medical Data Check (Dx) is run for telesale applications. The Dx tool helps identify medical conditions more accurately, reducing the need for a telephone interview, especially when a client is taking a medication that could be prescribed for a variety of reasons.

If the Proposed Insured has existing coverage with Columbian, the prior file will be reviewed.

### Motor Vehicle Report

A Motor Vehicle Report (MVR) is run on all applicants age 18-35 who have a valid driver's license and are applying for a Classic Elite or Classic Select Full Benefit plan. An MVR may also be run if the application question regarding moving violations or driving under the influence is answered "yes" or if we receive confidential information that indicates the question should have been answered "yes."

Ages	Classic Elite	Classic Select	Classic Advantage
18-35	<ul style="list-style-type: none"><li>No DUI within 5 years</li><li>≤ 2 DUIs within 10 years</li><li>≤ 2 violations within 5 years</li><li>License not revoked within 5 years.</li></ul>	<ul style="list-style-type: none"><li>No DUI within 5 years</li><li>≤ 3 violations within 3 years</li><li>License not revoked within 3 years</li></ul>	N/A
36-85	<ul style="list-style-type: none"><li>No DUI within 3 years</li><li>≤ 3 violations within 3 years</li></ul>	<ul style="list-style-type: none"><li>No DUI within 3 years</li><li>≤ 3 violations within 3 years</li></ul>	<ul style="list-style-type: none"><li>No DUI within 3 years</li><li>≤ 3 violations within 3 years</li></ul> <p>(Available for ages 40-85 only)</p>

Violations considered:

1. Speeding over posted limit
2. Accident (at fault or fault unknown)
3. Reckless driving
4. Failure to yield
5. Disobeying stop sign, signal or other traffic device
6. Improper turn
7. Driving without a license, insurance, registration
8. Cell phone or text message violations

## General Underwriting Guidelines

### Medical Records

In instances where the regular underwriting requirements cannot provide a complete risk assessment and a review of that individual's medical records appears to be the proper source for the needed information, a letter will be sent to the applicant requesting the records be obtained by the applicant, at their expense, and forwarded to the Company. *The application will be closed, but will be reopened for underwriting evaluation upon receipt of the medical records.*

### Graded Benefit Policies as a Percent of Business

Classic Advantage sales may not exceed 30% of your total number of Final Expense applications issued and paid within the past 365 days. If you exceed the limit, we will notify you via email that you have 30 days in which to bring the percentage to an acceptable level or face suspension of the privilege to sell Classic Advantage policies. The Company also reserves the right to immediately terminate appointment any time during the 30-day period if the majority of applications submitted continue to be for Graded Benefit policies. Your graded benefit percentage is shown just below the Application History section of your Home Page on Partners.

### Ineligible Persons

You should not take an application on anyone who:

- answers “yes” to any question in Part 1 or to two or more questions in Part 2 of the Health History.
- is institutionalized, including a penal institution or psychiatric facility.
- is mentally incompetent or lacks the legal capacity to contract.
- is not a U.S. resident. If the Applicant is a foreign national, he or she must be a legal immigrant and have a Social Security number. We accept applications up to \$15,000 on foreign nationals who have a green card or tax ID number (TIN).

This is provided as a general guide and is not intended to be a complete list.

### Policy Rescissions

A policy can be rescinded when death occurs during the contestable period and we discover information that would have caused the policy to be declined or issued other than as applied for had the information been known at the time of application. If we receive information that indicates that the application may have been completed incorrectly, *including tobacco use*, we will investigate and the policy will be rescinded if necessary.

Rescissions are a serious problem in the insurance industry and are taken seriously by Columbian. We meet monthly to review all agent activity, including an evaluation of rescinded policies for each agent. **Evidence of mishandling or a pattern of rescissions is grounds for termination for any agent, regardless of production.**

While we understand that you rely on the answers provided to you by the proposed insured, there are some things you can do to help ensure the quality of the business you write:

- Use good judgment. For example, you should not take an application from someone who is terminally ill, incarcerated, or in hospice care.
- Use good observation when taking an application. For example, the presence of an oxygen machine or prescription drugs should lead you to ask further questions. *Prescriptions should be listed on the application for proposed insureds over age 70 applying for the Elite plan.*
- If you have suspicions or concerns, include a cover letter with the application. For example, if the height/weight given does not appear to be correct or you noticed a wheelchair in the home but the applicant did not mention limited mobility, let us know. This does not mean that the policy will be declined, but does give us a chance to investigate further.

The success of our Final Expense program depends on protecting the viability and profitability of the line. Be our partner in that protection by taking extra care with the applications you write.

## Height and Weight

Eligibility for plans is based in part on the Proposed Insured's height and weight.

Height	Decline	Maximum for Elite	Maximum for Select	Maximum for Advantage	Decline
4' 7"	<72	178	185	202	>202
4' 8"	<74	185	192	209	>209
4' 9"	<77	190	198	216	>216
4' 10"	<79	198	205	224	>224
4' 11"	<82	205	212	232	>232
5' 0"	<85	212	220	240	>240
5' 1"	<88	219	227	248	>248
5' 2"	<91	226	235	256	>256
5' 3"	<94	234	242	264	>264
5' 4"	<97	241	250	272	>272
5' 5"	<100	249	258	281	>281
5' 6"	<103	257	266	290	>290
5' 7"	<106	264	274	298	>298
5' 8"	<109	272	283	307	>307
5' 9"	<112	280	291	317	>317
5' 10"	<115	289	300	326	>326
5' 11"	<119	297	307	336	>336
6' 0"	<122	305	316	345	>345
6' 1"	<126	314	325	355	>355
6' 2"	<129	323	333	365	>365
6' 3"	<133	331	342	374	>374
6' 4"	<136	340	352	384	>384
6' 5"	<140	349	361	395	>395
6' 6"	<143	359	371	405	>405
6' 7"	<147	368	380	415	>415
6' 8"	<151	376	388	425	>425
6' 9"	<154	385	398	435	>435

## Medical Terms

These terms are provided only as a guide and are not intended as an all-inclusive list. Please contact Underwriting with any medical questions.

**Alzheimer's Disease** – A progressive neurological disease of the brain that leads to dementia. May also be called *Presenile Dementia* or *Senile Dementia*.

**Amputation** – Generally refers to removal of part or all of a body part enclosed by skin. The application question refers only to amputation which is caused by disease.

**Aneurysm** – A localized widening of an artery or localized bulging of the heart.

**Black Lung Disease** – Lung disease resulting from coal mining. Black lung disease is also called *coal worker's pneumoconiosis* or *asbestosis*.

**Cancer** – Cancer is not one disease; it is a group of more than 100 different and distinctive diseases involving an abnormal growth of cells. May also be called a *malignancy*, *malignant tumor*, *carcinoma* or *malignant neoplasm*.

**Chronic Obstructive Pulmonary Disease (COPD)** – Characterized by significant irreversible airway obstruction. COPD includes emphysema and chronic bronchitis.

**Congestive Heart Failure (CHF)** – Failure of the heart to pump blood with normal efficiency. The result is congestion or the buildup of fluid in the heart or lungs. Also may be present with *cardiomyopathy*, *congestive myopathy* and *restrictive myopathy*.

**Diabetes** – A chronic condition caused by insulin deficiency associated with abnormally high levels of sugar (glucose) in the blood. Glycosylated Hemoglobin (HbA1c) is the gold standard in determining diabetic control and should be less than or equal to 7.5. This should be measured every six months. If HbA1c is not available, Fasting Blood Sugar (FBS) should be less than or equal to 150. Readings over these ranges indicate that the proposed insured's diabetes is not under control with current treatment.

**Heart Attack** – The death of heart muscle due to the loss of blood supply. Also called *myocardial infarction* or *MI*.

**Kidney Failure** – Loss of kidney function. Also called *renal failure*.

**Liver Disease** – This term includes *cirrhosis*, *hepatitis*, *cholangitis*, *liver failure*, and other diseases of the liver.

**Multiple Sclerosis** – A disease that attacks the central nervous system causing a loss of control over the body, with symptoms ranging from numbness to paralysis and blindness.

**Parkinson's Disease** – A slowly progressive neurologic disease characterized by a fixed inexpressive face, a tremor at rest, slowing of voluntary movements, a gait with short accelerating steps, peculiar posture, and muscle weakness. Also called *paralysis agitans* and *shaking palsy*.

**Stroke** – The sudden death of brain cells due to a disruption of blood flow to the brain. Also called *CVA (cerebrovascular accident)* or *TIA (transient ischemic attack)*.

**Treatment** – Administration or application of remedies for disease or injury including, but not limited to, surgery, prescription drugs, oxygen use, radiation therapy, chemotherapy, or physical therapy.

## Medical Impairments

Please use the chart below to help you determine which Dignified Choice® plan best fits your client's medical history. If you need additional information regarding a particular medical history, please refer to the application or call Underwriting at 800-305-1335 extension 5904.

Condition	May qualify for	Condition	May qualify for
Acquired Immune Deficiency Syndrome (AIDS)	Not eligible	Hospitalized	Not eligible
AIDS Related Complex (ARC)	Not eligible	Human Immunodeficiency Virus (HIV)	Not eligible
Alcohol Abuse/Dependency (last 36 months)	Advantage	Huntington's Disease	Not eligible
Alzheimer's Disease	Not eligible	Immune Deficiency Disorder	Not eligible
Amputation due to disease	Not eligible	Institutionalized	Not eligible
Aneurysm (last 24 months)	Advantage	Insulin Shock (last 36 months)	Advantage
Angina/cardiac chest pain including treatment in the last 24 months	Advantage	Insulin usage prior to age 50	Advantage
		Kidney transplant (no dialysis in the last 12 months)	Advantage
Angioplasty (last 24 months)	Advantage	Kidney Disease (last 36 months)	Advantage
Assisted living resident	Not eligible	Kidney Failure (last 36 months)	Advantage
Atrial Fibrillation	Select	Leukemia (last 24 months)	Not eligible
Basal Cell Skin Cancer	Elite	Leukemia (last 25 - 60 months)	Select
Bed ridden	Not eligible	Liver Disease (last 36 months)	Advantage
Black Lung Disease	Advantage	Lou Gehrig's Disease (ALS)	Not eligible
Bone marrow transplant	Not eligible	Melanoma (last 24 months)	Not eligible
Brain tumor (last 36 months)	Advantage	Melanoma (last 25 - 60 months)	Select
Bypass surgery (last 24 months)	Advantage	Mental disorder (hospital/institution in last 24 months)	Advantage
Cancer (last 24 months)	Not eligible	Mental retardation	Not eligible
Cancer (last 25 - 60 months)	Select	Multiple Sclerosis (last 36 months)	Advantage
Cardiac defibrillator implant recipient	Not eligible	Muscular Dystrophy	Not eligible
Cerebral Palsy	Not eligible	Nephropathy (kidney) (last 36 months)	Advantage
Chronic Bronchitis	Advantage	Nervous disorder (hospital/institution in last 24 months)	Advantage
Chronic Hepatitis (last 36 months)	Advantage	Neuropathy (nerve, circulatory) (last 36 months)	Advantage
Chronic Lung Disease	Advantage	Nursing home	Not eligible
Chronic Obstructive Pulmonary Disease (COPD)	Advantage	Organ transplant	Not eligible
Chronic Respiratory Disorder (not asthma/sleep apnea)	Advantage	Oxygen usage (excluding sleep apnea)	Advantage
Congestive Heart Failure (CHF)	Not eligible	Pacemaker implant (last 24 months)	Advantage
Convalescent home currently	Not eligible	Parkinson's Disease (last 36 months)	Advantage
Criminal conviction (last 36 months)	Advantage	Peripheral Artery Disease (last 24 months)	Advantage
Cystic Fibrosis	Not eligible	Peripheral Vascular Disease (last 24 months)	Advantage
Dementia	Not eligible	Probation or parole (last 36 months)	Advantage
Diabetes Complications (last 36 months)	Advantage	Procedure for brain circulation (last 24 months)	Advantage
Diabetes not in control (last 36 months)*	Advantage	Retinopathy (eye) (last 36 months)	Advantage
Diabetic Coma (last 36 months)	Advantage	Sarcoidosis (last 36 months)	Advantage
Down's Syndrome	Not eligible	Schizophrenia (last 36 months)	Advantage
Driving Violations (3 or more in last 36 months)	See MVR	Sickle Cell Anemia	Not eligible
Drug Abuse/Dependency (last 36 months)	Advantage	Spina Bifida	Not eligible
DUI - Alcohol or Drugs	See MVR	Stent (last 24 months)	Advantage
Emphysema	Advantage	Stroke (last 24 months)	Advantage
Enlarged Heart (last 24 months)	Advantage	Surgery recommended or pending	Not eligible
Heart Attack (within 6 months)	Not eligible	Systemic Lupus (last 36 months)	Advantage
Heart Attack (within 7-24 months)	Advantage	Terminal illness	Not eligible
Home health care recipient	Not eligible	Transient Ischemic Attack (TIA) (last 24 months)	Advantage
Hospice care	Not eligible	Wheelchair confinement**	Not eligible

\*Glycosylated Hemoglobin (HbA1c) is the gold standard in determining diabetic control and should be less than or equal to 7.5. This should be measured every six months. If HbA1c is not available, Fasting Blood Sugar (FBS) should be less than or equal to 150. Readings over these ranges indicate that the proposed insured's diabetes is not under control with current treatment.

\*\*Wheelchair confinement due to illness, disease or quadriplegia.



## Prescribed Medicine

Some application health questions ask if the Proposed Insured has received treatment for medical conditions. Prescription medicines are considered treatment. In order to help best assess eligibility, it is important that you ask if medicine has been prescribed and for what reason. The following list is provided to help you determine whether a client is eligible to be considered for a Classic Elite or Classic Select plan. This list is not all inclusive and is subject to change. **For the fastest and easiest way to prequalify your clients, use *Columbian's Risk Qualifier, which is built into the Final Expense Calculator.*** The Risk Qualifier, which includes thousands of drugs, is updated periodically as new medicines become available and existing medicines are used for additional conditions.

Medication	Time Period	Medical Condition	Decision for Elite and Select Plans
Acamprosate	36 months	Substance abuse	Decline
Aggrenox	24 months	Stroke or TIA	Decline if stroke or TIA within 2 years
Amantadine HCL	36 months	Parkinson's	Decline
Ambisome	Ever	HIV Treatment likely	Decline
Anastrozole	Diagnosed or treated 24 months	Cancer	Decline if first fill within 2 years
Antabuse	Diagnosed or treated 36 months	Alcoholism	Decline
Aprepitant	Diagnosed or treated 24 months	Cancer induced nausea likely	Decline
Aptivus	Ever	HIV Treatment likely	Decline
Aranesp	36 months	Kidney Disease	Decline
Aricept	Ever	Alzheimer's/Dementia	Decline
Arimidex	Diagnosed or treated 24 months	Cancer	Decline if first fill within 2 years
Aromasin	Diagnosed or treated 24 months	Cancer	Decline
Atgam	Ever	Organ/Tissue Transplant likely	Decline
Atripla	Ever	HIV Treatment likely	Decline
Avonex	36 months	Multiple Sclerosis	Decline
Baclofen	36 months	Multiple Sclerosis likely	Decline
Bafiertam	36 months	Multiple Sclerosis	Decline
Belimumab	36 months	Systemic Lupus likely	Decline
Benlysta	36 months	Systemic Lupus likely	Decline
Betaseron	36 months	Multiple Sclerosis	Decline
BiDil	Ever	Congestive Heart Failure likely	Decline
Calcitriol	36 months	Kidney Disease likely	Decline
Calcium Acetate	36 months	Kidney Disease likely	Decline
Campath	Diagnosed or treated 24 months	Cancer	Decline
Carbidopa	36 months	Parkinson's likely	Decline
Carnitor	36 months	Kidney Disease	Decline
Carvedilol	Ever	Congestive Heart Failure possible	Decline if used for CHF
Casodex	Diagnosed or treated 24 months	Cancer	Decline
Chlorpromazine	36 months	Schizophrenia likely	Decline if used for Schizophrenia
Cesamet	5 years / 24 months	Cancer	Decline for Elite if within 5 years / Decline for Select if within 2 years
Clopidogrel	24 months	Stroke or TIA	Decline if stroke or TIA within 2 years
Clozapine	36 months diagnosed or treated for schizophrenia	Schizophrenia	Decline
Clozaril	36 months	Schizophrenia likely	Decline
Combivir	Ever	HIV treatment likely	Decline
Copaxone	36 months	Multiple Sclerosis	Decline
Crofelemer/Fulyzaq	Ever	HIV treatment likely	Decline

## Prescribed Medicine

Medication	Time Period	Medical Condition	Decision for Elite and Select Plans
Cyclosporine	Ever	Organ Transplant	Decline
Cystagon	36 months	Kidney Disease	Decline
Cytogam	Ever	Organ Transplant	Decline
Digoxin	Ever	Congestive Heart Failure likely	Decline if used for CHF Select if used for atrial fibrillation
Disulfiram	Diagnosed or treated 36 months	Alcoholism	Decline
Donepezil	Ever	Alzheimer's/Dementia	Decline
Emend	Diagnosed or treated 24 months	Cancer	Decline
Emtriva	Ever	HIV treatment likely	Decline
Epivir	Ever	HIV treatment likely	Decline
Exelon	Ever	Alzheimer's/Dementia	Decline
Femara	Diagnosed or treated 24 months	Cancer	Decline
Foscavir	Ever	HIV treatment likely	Decline
Flutamide	Diagnosed or treated 24 months	Cancer	Decline
Fosrenol	36 months	Kidney Disease	Decline
Furosemide	Ever or 36 months	Congestive Heart Failure, Kidney Disease or Liver Disease likely	Decline if used for Kidney Disease or Liver Disease in the last 36 months or if ever used for Congestive Heart Failure
Gabapentin	36 months	Diabetic neuropathy possible	Decline if used for diabetic neuropathy
Galantamine	Ever	Alzheimer's/Dementia	Decline
Ganciclovir	Ever	HIV Treatment likely	Decline
Gengraf	Ever	Organ Transplant	Decline
Geodon	36 months	Schizophrenia likely	Decline if used for Schizophrenia
Haldol	36 months	Schizophrenia likely	Decline
Haloperidol	36 months	Schizophrenia likely	Decline if used for Schizophrenia
Hectorol	36 months	Kidney Disease	Decline
Hydrea	Diagnosed or treated 24 months	Cancer	Decline
Hydroxyurea	Diagnosed or treated 24 months	Cancer	Decline
Intron-A	24 or 36 months	Cancer or Hepatitis C	Decline if used for Internal Cancer in the last 24 months or for Chronic Hepatitis if used in the last 36 months
Invega	36 months	Schizophrenia likely	Decline if used for schizophrenia
Invirase	Ever	HIV treatment likely	Decline
Isosorbide & Hydralazine	Ever	Congestive Heart Failure likely	Decline if used in combination
Kesimpta	36 months	Multiple Sclerosis	Decline
Lamivudine-Zidovudine	Ever	HIV treatment likely	Decline
Lanoxin	Ever	Congestive Heart Failure possible	Decline if used for CHF Select if used for atrial fibrillation
Larodopa/Levodopa	36 months	Parkinson's	Decline
Lasix	Ever or 36 months	Congestive Heart Failure, Kidney Disease or Liver Disease likely	Decline if used for Kidney Disease or Liver Disease in the last 36 months or if ever used for Congestive Heart Failure
Lexiva	Ever	HIV treatment likely	Decline
Lupron	Diagnosed or treated 24 months	Cancer	Decline
Lyrica	36 months	Diabetic neuropathy possible	Decline if used for diabetic neuropathy
Marijuana (smoked)	12 months		Tobacco rates apply
Mavyret	36 months	Chronic Hepatitis C	Decline
Mercaptopurine	Diagnosed or treated 24 months	Cancer	Decline

## Prescribed Medicine

Medication	Time Period	Medical Condition	Decision for Elite and Select Plans
Methadone	Diagnosed or treated 36 months	Substance abuse possible	Decline
Namenda	Ever	Alzheimer's/Dementia	Decline
Naltrexone	Diagnosed or treated 36 months	Substance abuse	Decline
Neupogen	Diagnosed or treated 24 months	Cancer likely	Decline
Nintedanib Esylate	Ever	Pulmonary Fibrosis likely	Decline
Nitro-Dur/Nitroquick/Nitrostat	24 months	Angina/chest pain	Decline if used for Angina/chest pain in the last 24 months
Nitroglycerin	24 months	Angina/Chest pain	Decline if used for Angina/chest pain in the last 24 months
Norvir	Ever	HIV treatment likely	Decline
Ofev	Ever	Pulmonary Fibrosis likely	Decline
Olanzapine	36 months	Schizophrenia possible	Decline if used for Schizophrenia
Ondansetron	Diagnosed or treated 24 months	Cancer	Decline
Pegasys/Peginterferon	36 months	Liver Disease	Decline
Perphenazine	36 months	Schizophrenia likely	Decline
Prograf	Ever	Organ Transplant	Decline if used for organ transplant
Propafenone	Ever	Atrial fibrillation likely	Select
Pulmozyme	Ever	Cystic Fibrosis	Decline
Quetiapine	36 months	Schizophrenia possible	Decline if used for Schizophrenia
Rapamune	Ever	Organ Transplant	Decline
Razadyne	Ever	Alzheimer's/Dementia	Decline
Rebif	36 months	Multiple Sclerosis	Decline
Remdesivir	Ever	COVID-19	Underwriting review
Renagel	36 months	Kidney Disease	Decline
Retrovir	Ever	HIV treatment likely	Decline
Ribasphere	36 months	Liver Disease	Decline
Ribavirin	Diagnosed or treated 36 months	Hepatitis C	Decline
Riluzole/Rilutek	Ever	ALS likely	Decline
Seroquel	36 months	Schizophrenia likely	Decline if used for Schizophrenia
Spiriva (Handihaler or Respimat)	Ever	COPD likely	Decline
Spironolactone	Ever	Congestive Heart Failure possible	Decline if used for Congestive Heart Failure
Stalevo	36 months	Parkinson's likely	Decline
Suboxone	Diagnosed or treated 36 months	Substance abuse possible	Decline
Sustiva	Ever	HIV treatment likely	Decline
Tamoxifen	Diagnosed or treated 24 months	Cancer	Decline
Targetin	Diagnosed or treated 24 months	Cancer	Decline
Trifluoperazine	36 months	Schizophrenia likely	Decline
Trizivir	Ever	HIV treatment likely	Decline
Viracept	Ever	HIV treatment likely	Decline
Viramune	Ever	HIV treatment likely	Decline
Viread	Ever	HIV treatment likely	Decline
Zyprexa	36 months	Schizophrenia possible	Decline if used for Schizophrenia



**COLUMBIAN MUTUAL  
LIFE INSURANCE COMPANY**

HOME OFFICE: BINGHAMTON, NY



**COLUMBIAN LIFE  
INSURANCE COMPANY**

HOME OFFICE: CHICAGO, IL  
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

Columbian Life Insurance Company is not licensed in every state.

**[www.cfglife.com](http://www.cfglife.com)**

**800-305-1335**

This guide is not intended to represent a legal contract. The information contained herein is designed to serve as a general reference source only. For complete terms, refer to Policy/Rider Forms 1F607, 1F607-CL, 1F608, 1F608-CL, 1H884, 1H884-CL, 1H885, 1H885-CL, 1H915, 1H915-CL, 1H916 and 1H916-CL or state variation. Product specifications and availability may vary by state.

The company procedures and practices outlined in this guide are subject to change due to legal compliance requirements or the needs of the business.

For agent use only.  
Not for use with consumers.

Form No. 5379CFG (Rev. 9/21)

