

Guide to DocFast[®]

ELECTRONIC POLICY DELIVERY

AGENT GUIDE



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group



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More policies, less time.

Introducing **DocFast** — the electronic delivery solution that ensures policies and other important business-related documents are delivered quickly and securely to your clients.

Once a client's policy goes through underwriting and is accepted, you'll now have a variety of options to finalize it, including electronic delivery through DocFast.

With DocFast, you can notify clients that their policy is ready, request and receive their signatures, and securely deliver their final policy documents. Your client and all other signees will then review their policy online and sign it electronically. From there, you submit it back to Columbus Life with the click of a button.

When you choose electronic delivery, policies go in force sooner, payments are processed quicker, and the time from submission to commission is even shorter.

And, with the addition of DocFast to Columbus Life's other technology solutions, you can control your entire business — from initial application, to pending business updates, to policy issue — all from one paperless platform.

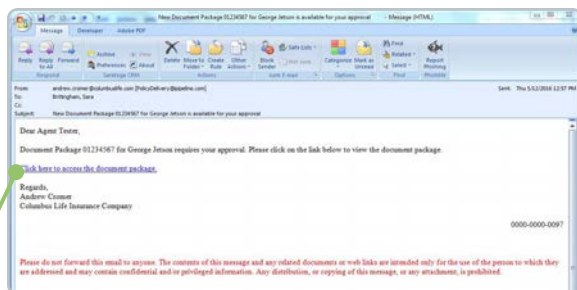
*Drive client policies forward with just a few clicks.
Learn the easy steps to get started with DocFast.*

First Time Using DocFast?

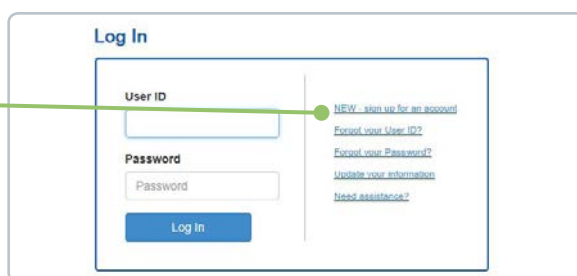
If you've never used DocFast before, you'll sign up when you make your first request for electronic policy delivery.

Register for DocFast

- When you accept an offer, click the **"Accept and e-Deliver"** button.
- We'll send you an e-mail when it is ready to review and send to the client. Select **Click here to access the document package** in the e-mail.
- Click on **"NEW – Sign up for an account."** Follow the steps to set up a DocFast account.



E-Mail from Columbus Life



Already Using DocFast?

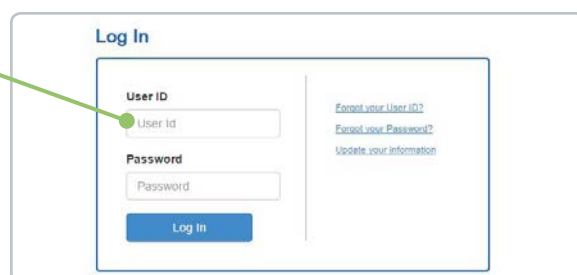
If you've already been using DocFast to send client policies, you can use the Extranet to log in to the system.

Visit the DocFast Extranet Page

- Log on to the Columbus Life producer Extranet and click on the **Write Business** menu.
- Click on **DocFast Electronic Delivery**.
- Click the **Launch DocFast** button to log in to DocFast.
- Log in with your DocFast user ID and password.



Extranet Home Page



Getting Started

After logging in, you'll see the DocFast dashboard.

- 1 Alerts:** This section shows how many policies require your immediate attention.
- 2 General Policies:** This section displays the status of all policies that you've sent electronically.
- 3 Documents:** Clicking the PDF icon allows you to view the policy for each client.

- 4 Actions:** Clicking Actions allows you to:
 - Electronically sign and send a policy to your client;
 - Issue a change request;
 - Decline the offer;
 - Request a delivery date extension.

The screenshot displays the 'AGENT DOCFAST CENTER' dashboard for Columbus Life Insurance Company. The top navigation bar includes 'Welcome Agent Tester', 'Log Out', 'Help', and 'POWERED BY PIPELINE'. A search bar is located below the navigation. The main content area is divided into two sections: 'Alerts (1)' and 'General Policies (2)'. The 'Alerts' section shows a table with columns for Expiration Date, Carrier, Status, Primary Consumer, and Identification Number. A single alert is listed for May 13, 2016, with a status of 'Sent to Agent' and 0 of 2 signatures. The 'General Policies' section shows a table with columns for Last Activity Date, Carrier, Status, Primary Consumer, and Identification Number. Two policies are listed for May 12, 2016, with statuses 'Delivery Requirements Received' and 'Printed for Paper Delivery by Agent'. A dropdown menu is open over the 'Action' button of the first alert, showing options: 'e-Sign and e-Deliver to Consumer', 'Change Request', 'Decline Offer', and 'Request Extension'. Numbered callouts 1 through 4 highlight these key elements.

Expiration Date	Carrier	Status	Primary Consumer	Identification Number
May 13, 2016	Columbus Life Insurance Company	Sent to Agent 0 of 2 signatures, 0 issues	Jetson, Judy	001234567

Last Activity Date	Carrier	Status	Primary Consumer	Identification Number
May 12, 2016	Columbus Life Insurance Company	Delivery Requirements Received 2 of 2 signatures, 0 issues	Jetson, George	01234567
May 12, 2016	Columbus Life Insurance Company	Printed for Paper Delivery by Agent 1 of 2 signatures, 0 issues	Jetson, George	1234567

DocFast Dashboard

Alerts

Alerts (1)

Expiration Date ↓	Carrier	Status ⓘ	Primary Consumer	Identification Number	
May 13, 2016		Received Agent 0 of 2 signatures, 0 issues	Jetson, George	1234567	

Page 1 of 1

Hover over Alert icon for action needed

Workflow Status shown here

To review a policy, click the PDF icon

Click here for Action menu

The Alerts section displays any policies that require your immediate attention. It shows the delivery expiration date, workflow status, client name, the documents to be sent, and options to take action.

- Hover over the **Alert icon** to see the action that needs to be taken to move the policy forward to the next step.
- **Workflow Status** shows you the current status of the policy, and which party currently needs to take action.
- Click on the **PDF icon** to review the policy and other associated documents. You can zoom in and out, save or print this information.
- The **Action menu** is where you will go to take action on the policy.

Columbus Life Insurance Company
A member of Western & Southern Financial Group

Preauthorized Transfer (PAT)

For your convenience, and with your written authorization, the Columbus Life Insurance Company of Cincinnati, Ohio ("CLIC") can electronically transfer funds from your checking account to pay premiums on your policy. To request this service, please complete this authorization form and provide a voided check or complete the Bank Information section below.

We will need your bank's name and complete address. The bank account holder must sign the authorization. Joint checking accounts require both parties' signatures.

If your bank does not allow for an electronic funds transfer, the transfer will be done manually as a preauthorized check.

Bank Information - Authorization for Preauthorized Transfer By
Columbus Life Insurance Company, 400 East 4th St., Cincinnati, Ohio 45201-3302

To: Bank Name _____
Bank Address (number and street) _____
City _____ State _____ Zip _____ Phone # _____
Bank Routing Number _____ Checking Account Number _____

I hereby request and authorize you to electronically transfer funds to CLIC, or pay and charge to my account checks drawn on my account by and payable to the order of CLIC, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that CLIC's rights in respect to each such electronic transfer or check shall be the same as if it were a check drawn in favor of CLIC and signed personally by me.

This authorization is to remain in effect until revoked by me in writing, and until CLIC actually receives such notice I agree that CLIC shall be fully protected in honoring any such electronic transfer or check. I further agree that if any such transfer or check is dishonored, whether with or without cause and whether intentionally or inadvertently, CLIC shall be under no liability whatsoever even if such dishonor results in the termination of insurance.

INITIAL PREMIUM DRAFT: By checking this box, you understand and agree for a newly applied for policy that the initial premium draft will be requested on the date the policy is approved and issued by CLIC or, if later the date this form is received by CLIC. No insurance takes effect unless and until all the terms and conditions for coverage are met, including, but not limited to, payment of the initial premium.

For policies issued with a policy date day of the 1st through the 15th of the month, the initial PAT withdrawal will be the 1st of the month following the month the policy is issued. Subsequent withdrawals will occur on the 1st of each month thereafter (or according to the frequency if quarterly, semi-annual or annual PAT withdrawals are selected).

For policies issued with a policy date day of the 16th through the 28th of the month, the initial PAT withdrawal will be the 15th of the month following the month the policy is issued. Subsequent withdrawals will occur on the 15th of each month thereafter (or according to the frequency if quarterly, semi-annual or annual PAT withdrawals are selected).

Set up the PAT account based on the selection below (frequency will be monthly if none selected)

Establish a new PAT account

Use existing PAT account – Change Bank Information Withdrawals to begin: / / Amount: \$ _____

Use existing PAT account – Change Account Number Withdrawals to begin: / / Amount: \$ _____

Please draft for back due premiums

Monthly Quarterly Semi-Annually Annually

Columbus Life Policy No. _____ Today's Date _____

Print Name of Premium Payer

Print Name of Joint Account Holder

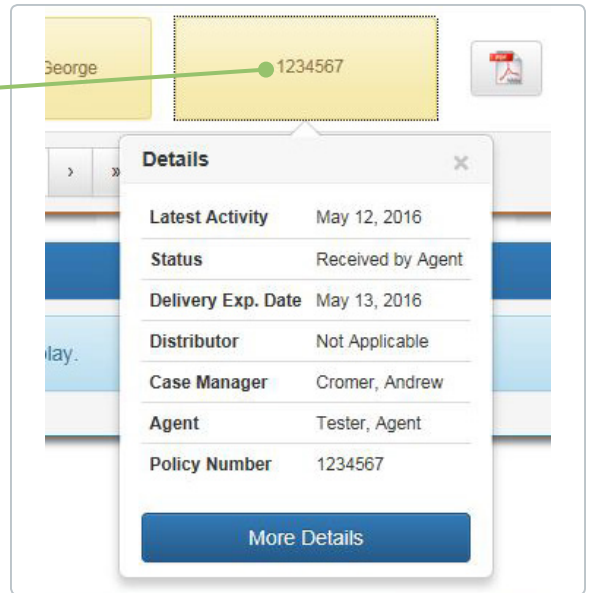
Signature of Premium Payer

Signature of Joint Account Holder

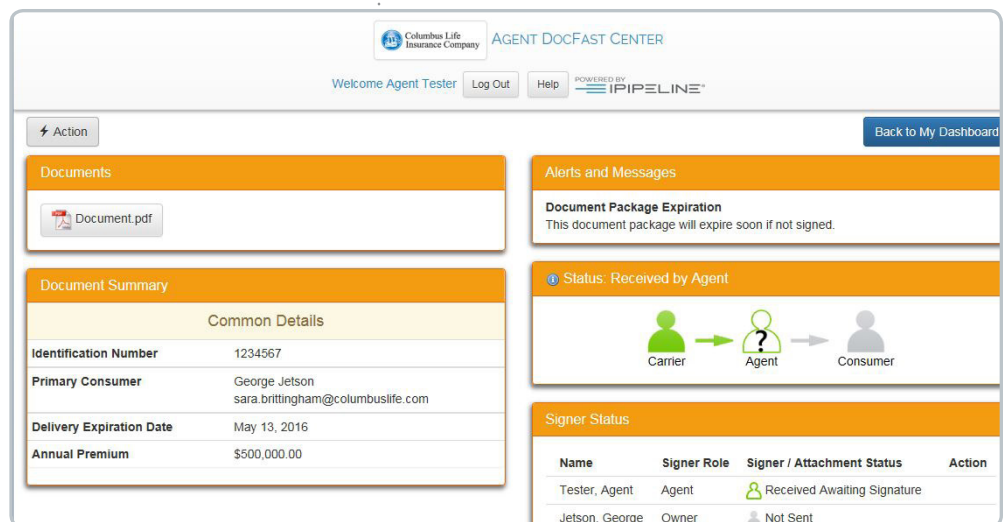
CL 35.47-NB (05/14)

Summary

To see a summary of an individual policy, click on the identification number. Then click on **More Details**.



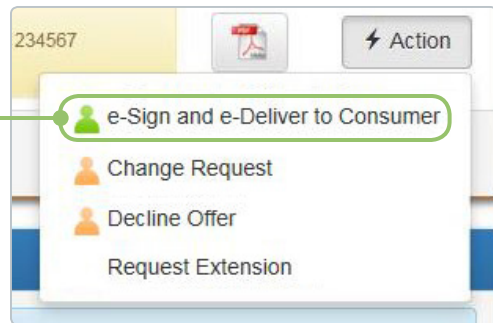
The summary screen shows key information about the status of an individual policy.



Electronically Sign and Deliver the Policy

- Select **e-Sign and Deliver to Consumer** from the Action menu.
- Select the checkbox to agree to use electronic delivery and signature.

You may then either select **Continue** or take **Other Actions** to finish later or decline to sign.



Please Review & Act on These Documents

PolicyEX System
Columbus Life Insurance Company - iPipeline

Policy Documents were submitted from PolicyEX.iPipeline.com

Please read the [Electronic Records and Signature Disclosure](#).
 I agree to use electronic records and signatures.

CONTINUE **OTHER ACTIONS ▾**

- After selecting **Continue**, a clickable Start tab will appear, prompting you to read through the document before signing.

Click the **Sign** button to electronically sign the document.

Acknowledgment of Life Insurance Policy Delivery

DocuSign Envelope ID: C2DD9850-C02C-46FB-97FB-351908497920

Check here if policy was delivered by mail and reviewed with you by telephone.
Please return a signed copy of this form in the enclosed reply envelope.

I confirm that this policy number L9021396-A has been delivered to me.
I have read this document and the information presented is correct.

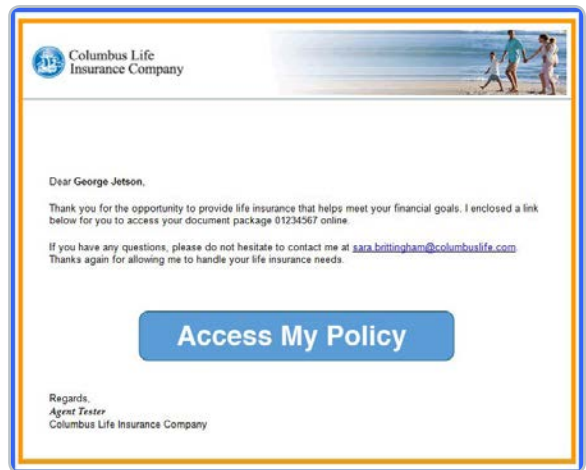
Signature of Insured/Policyowner	Date
SIGN	3/11/2015
Signature of Broker	Date

- Confirm your name and initials, then click **Adopt and Sign**.
- You may then either select **Finish** or take **Other Actions** to finish later or decline to sign.

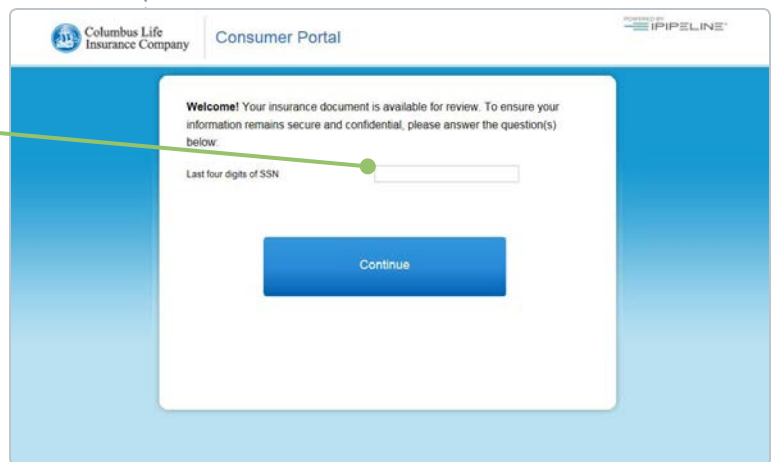
- After selecting **Finish**, the Consumer Notification Email screen will appear.
- If all signees are present, choose the face-to-face option. Click **Yes** to begin this process.
- If all signees are not present, choose the Send E-mail Notification option. Click **Send Message to Client**.

<input checked="" type="checkbox"/>	First Name	Last Name	Business Entity Name	E-mail	Signer Role	Status	Date
<input checked="" type="checkbox"/>	George	Jetson		sara.brittingham@c	Owner	Not Sent	5/12/2016

- Your client will receive an email request to access their new Columbus Life policy.

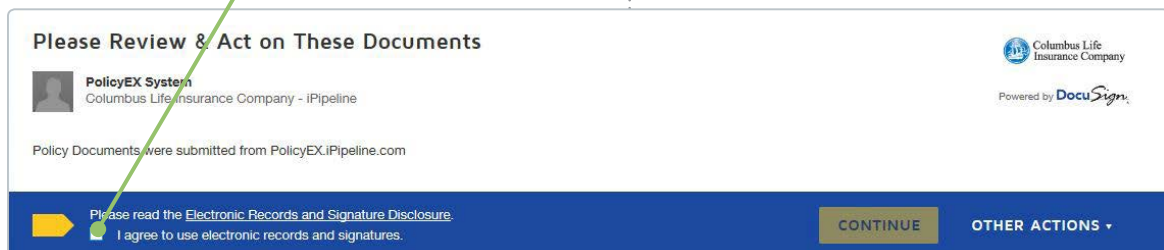


- Once they have selected **Access My Policy**, they will see a page to enter the last four digits of their Social Security number. This acts as their password to begin the electronic signature process.

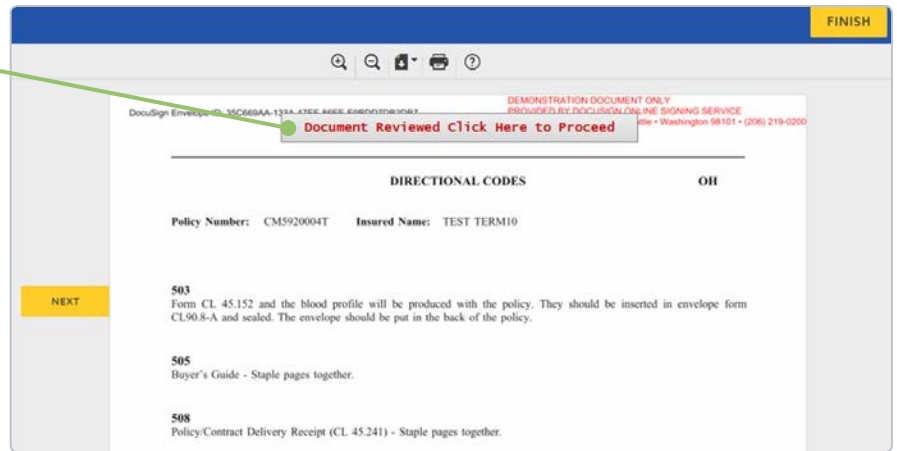


- After selecting **Review and e-Sign Document**, the client will select the checkbox to agree to use electronic delivery and signature.

They may either select **Continue** or take **Other Actions** to finish later or decline to sign.

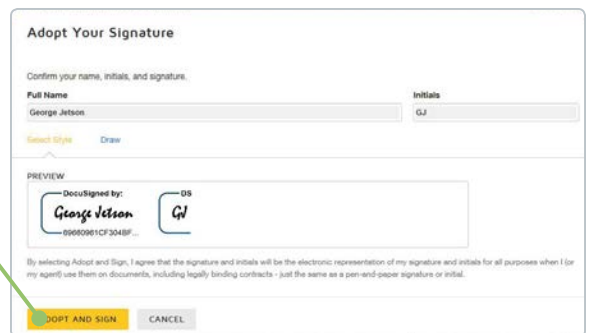


- After selecting **Continue**, a clickable **Start** tab will appear, prompting the client to read through the document.



- The client will be asked to **Adopt and Sign** the document to apply their signature.

They may either select **Finish** or take **Other Actions** to finish later or decline to sign.



Done! Click Finish to send the completed document.

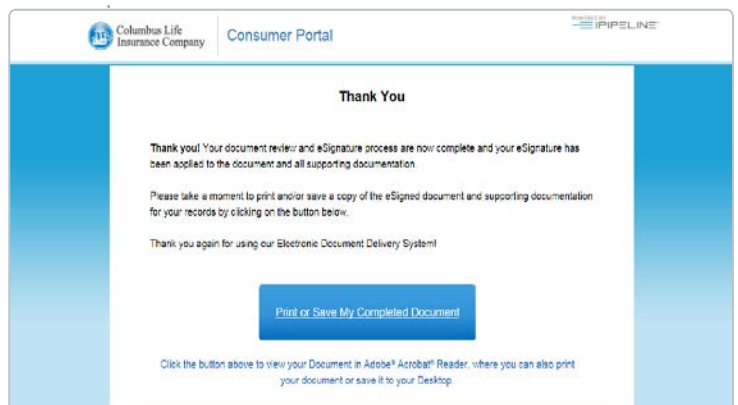
FINISH

OTHER ACTIONS ▾

- Once the signed policy has been sent, a **Thank You** screen will be displayed. Clients can print and/or save their final policy for their records.

You will receive a notification email once the policy is signed.

Once all signatures are received on the policy, it will automatically be routed to the home office to be placed in force.

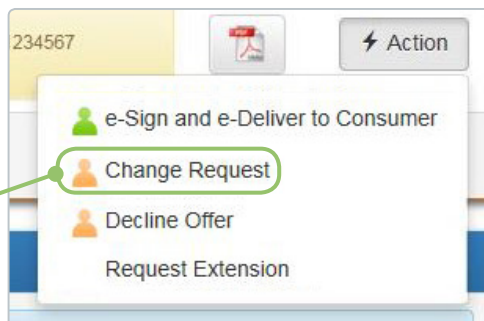


Other Action Menu Options

In addition to electronic signature and delivery, the Action menu has several other options to take action on a client's policy.

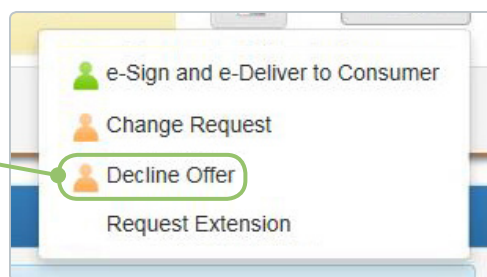
- **Change Request:** If you want to request a change from Columbus Life to the policy, select **Change Request**.

Select a description of the change requested from the drop-down menu. Click **Submit** to send the requested change to Columbus Life.

A screenshot of the 'Change Request' form. The title bar reads 'Change Request'. Below the title, there is a prompt: 'Please provide a description of the change required'. Underneath, there is a section labeled 'Reason' with a dropdown menu currently set to 'Other'. The dropdown list is open, showing the following options: 'Update to Policy effective date', 'Update to Riders/Benefits', 'Update to Owner', 'Update to Beneficiary', 'Update to Proposed Insured', 'Update to Face Amount', 'Update to Plan of insurance/product', 'Update to Delivery state', 'Update to Mode and/or premium change', and 'Reissue as paper'. At the bottom right of the form, there are three buttons: 'Add another reason', 'Submit', and 'Cancel'.

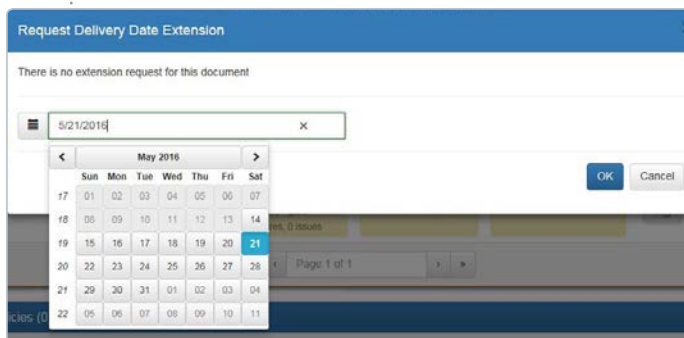
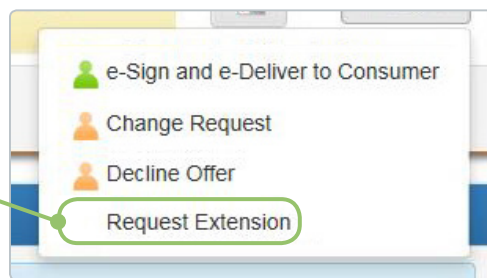
- **Decline Offer:** If you want to decline the policy from Columbus Life, select **Decline Offer**.

Select a reason for declining the policy from the drop-down menu. Click **Submit** to send the declined policy back to Columbus Life.

A screenshot of the 'Declined Offer' form. The title bar reads 'Declined Offer'. Below the title, there is a prompt: 'New Reason'. Underneath, there is a section labeled 'Reason' with a dropdown menu currently set to 'Other'. The dropdown list is open, showing the following options: 'Coverage not as expected', 'Too expensive', 'No longer interested', 'Life situation change (ex: divorce, death, move etc.)', 'Service related issues', and 'Reconsideration of offer'. At the bottom right of the form, there are three buttons: 'Add another reason', 'Submit', and 'Cancel'.

- **Request Extension:** If you want to request a delivery date extension from Columbus Life, select **Request Extension**.

Select a new date for delivery.
Click **OK** to send this request to Columbus Life.



Seamless policy delivery for you, and your clients. That's the Power of DocFast! If you have any questions about DocFast, please contact the Columbus Life Sales Desk at 800.677.9696, Option 4.

Product and Sales Support:
800.677.9696, Option 4



**Columbus Life
Insurance Company**

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