



Bulletin No.: CLIC-21-2689

Date: November 29, 2021

To: Division 19 General Agents & Agents
(AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS,
KY, LA, MA, MD, MI, MN, MO, NE, NH, NJ, NM, NV, OH,
OK, OR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY)

SafeShield® Product Changes

New non-forfeiture requirements have made it necessary for us to make a change to our SafeShield® product, and we took this opportunity to build in some great new improvements! The new product can be applied for beginning **December 13, 2021**.

SafeShield® 2022 Product Updates

- **New 10-Year Term plan** with issue ages 18-70
- **\$350,000 maximum issue amount** for issue ages 18-55 (currently \$250,000)
- **Maximum issue age 70** for 15-Year Term (currently 65)
- **\$20,000 minimum issue amount** for all plans (currently \$25,000)
- **New \$48 fully commissionable policy fee**
- **New remote signatures through DocuSign** for eApp telesales
- **Policy renewable to age 100** (currently 95)
- Return of Premium plans discontinued
- Slight premium changes
- Application changes (see next page for details)

Transition Rules

- The SafeShield® (2022) product may be sold beginning **December 13, 2021**, using the new application and premium rates.
- **Current applications for the old product (SafeShield® 2020) must be approved by Underwriting by December 31, 2021**. Applications will be closed as withdrawn if the policy is not approved by December 31st.
 - **Current SafeShield® (2020) paper applications must be received in our office by December 20th**. *Paper applications for the old product will not be accepted after this date.*
 - **Current SafeShield® (2020) eApps must be submitted by December 12th**. *Current eApps that are not submitted by this date will not be available for editing or submission.*
- The new application cannot be used to apply for the SafeShield® (2020) product and the old application cannot be used to apply for the SafeShield® (2022) product.
- The new Reinstatement and Policy Change Applications are to be used for SafeShield® (2022) policies issued on the new application. Reinstatement or changes for older policies should be applied for using the reinstatement or change application associated with that policy.
- Internal replacements of existing Columbian policies will not be allowed.

Application Changes

Chronic Illness Accelerated Benefit Rider section:

- New question 2: “Have you ever been diagnosed by, or consulted with, a member of the medical profession for any of the following:
 - a. Memory loss, cognitive impairment, organic brain syndrome?
 - b. Fractures due to osteoporosis, numbness, tremors, imbalance or any condition which limits motion or mobility?”
- Question 3: “Ever” has been changed to “In the past five years.”

Tobacco Use question has been simplified to: “Have you smoked marijuana or used any form of tobacco or nicotine products in the past twelve (12) months?”

Part 2

- Question 1 has new text: “or have you been diagnosed by a member of the medical profession as having a terminal medical condition that is expected to result in death within the next twelve (12) months?”
- Question 2: “Ever” has been replaced with “regularly” in “Regularly using any of the following: oxygen, walker, wheelchair or electric scooter?”
- Question 5 has new text: “or have you attempted suicide?”
- Question 8b and 8c have been combined to “Received treatment or been advised by a member of the medical profession to reduce, stop, or seek treatment for alcohol use or the abuse of prescribed or non-prescribed drugs?”
- Question 10a has new text: “heart or circulatory system.”
- Question 10c has been added: “In the past five (5) years, have you been hospitalized for hypertension or high blood pressure?”
- Marijuana is now excluded from question 12.

Part 3

- Question 2 has the following new conditions: Hepatitis B, Hepatitis C, disease or disorder of the respiratory system.”
- Question 3 regarding marijuana use is now limited to more than four days a week.

Part 4

- Question 1 now includes “current Resident Card (“green card”).”
- Question 4: “reside outside of the USA or Canada” has been changed to “travel outside the US or Canada for more than thirty (30) consecutive days.”

Authorization & Acknowledgment

The following text has been added: “This medical or health information may include information on the diagnosis and treatment of mental illness, alcohol, and drug use. This also may include information on the diagnosis, treatment, and testing results related to HIV, AIDS, and sexually transmitted diseases, unless otherwise restricted by state law.”

Payment Information & Authorization

- For clarity, “initial premium” has been changed to “first premium” and “subsequent premium” has been changed to “ongoing premium.”
- To avoid confusion between “Immediate Draft” and “Draft on Issue,” the Immediate Draft option has been removed.

New or Revised Forms

Please begin using the forms below for the SafeShield® (2022) product in the states listed above beginning **December 13, 2021** and discard any old forms at that time.

The following forms are enclosed for your convenience:

- Ratebook, Form No. 6146-CL (Rev. 11/21)
- Agent Guide, Form No. 6147-CL (Rev. 11/21)
- SafeShield® (2022) Application, Form No. ICC21 A663-CL

The following forms are also changing:

- SafeShield® Living Benefit Rider Fact Sheet, Form No. 6070-CL (Rev. 11/21)
- SafeShield® Living Benefit Rider Consumer Flyer, Form No. 6071-CL (Rev. 11/21)
- SafeShield® Living Benefit Rider Agent Brochure, Form No. 6072-CL (Rev. 11/21)
- Telesale Procedure Guide, Form No. 6085-CL and 6085CL-S* (Rev. 11/21)
- SafeShield® Consumer Brochure, Form No. 6145-CL and 6145CL-S* (Rev. 11/21)
- SafeShield® New Business Checklist, Form No. 6150CL-[XX]** (Rev. 11/21)
- SafeShield® Agent Guide, Form No. 6147CL-S* (Rev. 11/21)
- Telesale Disclosure Packet, Form No. 5376CFG-[XX]-SIT** (Rev. 11/21)
- eApp Disclosure Packet, Form No. 6199CL-[XX]** (Rev. 11/21)
- Application for Reinstatement, Form No. ICC21 A664-CL
- Application for Policy Change, Form No. ICC21 A665-CL

The new forms are available for order through General Services at 800-423-9765 ext. 7197, and will be posted online December 13th.

*Spanish version ** XX = your state abbreviation

Quote Software

The new product will replace the current product on the Simplified Issue Term Calculator software and mobile app on December 13, 2021. If your app does not automatically update due to your device settings, please uninstall and reinstall.

If you have questions regarding the product changes, please contact Sales Support at 800-423-9765, extension 7582.

This refers to Policy/Rider Form Nos. ICC21 1F612-CL, ICC21 1F613-CL, ICC19 1H932-CL, 1H934-CL, ICC19 1H931-CL, ICC19 1H933-CL, ICC10 1H841-CL, ICC19 1H915-CL, ICC19 1H916-CL, ICC15 1H906-CL, ICC15 1H907-CL and ICC15 1H908-CL.