



COLUMBIAN FINANCIAL GROUP

Bulletin No.: CFG-07-1818

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To: Final Expense General Agents and Solicitors

## ***Final Expense Height/Weight Guidelines***

Final Expense is one of Columbian's core lines of business, and in order to protect the quality of that business, we must guard against issues that could negatively affect the line.

Because we are one of the few Final Expense insurers who do not ask for the height and weight of the proposed insured on the application, we have been receiving applications on morbidly obese clients. Morbid obesity is proven to lead to dramatically increased risks of potentially life-threatening health issues, such as diabetes, high blood pressure, cardiovascular disease and more.

Under these circumstances, continued submissions of applications for extremely overweight individuals will force us to consider revising our applications to include height and weight questions. In order to avoid this, we ask that you refrain from submitting applications on males over 325 pounds and females over 275 pounds unless height is a factor. For applicants whose height may play a factor, contact our Underwriting Department at 800-305-1335, Option 4 for guidance.

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