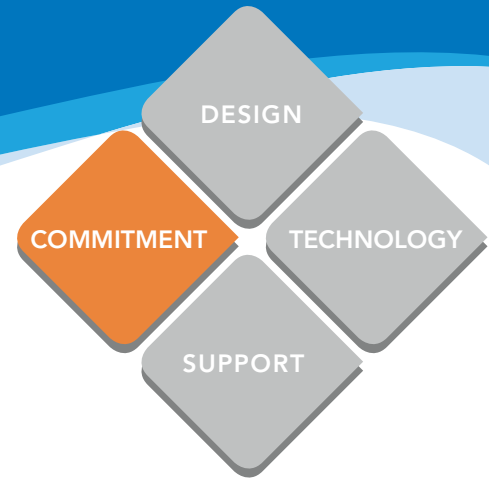




Columbus Life
Insurance Company

A member of Western & Southern Financial Group



Commitment Matters: Today's Financial Landscape

At Columbus Life, what you see is what you get. Our commitment to you, and our constant focus, is to consistently serve the needs of your clients with straightforward product solutions. While the needs of your clients can be complex and complicated, the solution doesn't have to be.

Our flagship Indexed Universal Life (IUL) product, Indexed Explorer Plus®, stays true to our simplified approach — providing an opportunity for you to provide your clients with upside potential coupled with downside protection from market losses and death benefit protection. While some carriers may continue to add complex features to their products to stay competitive, like multipliers and non-guaranteed bonuses, Columbus Life remains committed to offering straightforward product solutions that can help fulfill the needs of your clients.

IUL multipliers have become a hot topic in the insurance space and have also come under the microscope,¹ particularly with the National Association of Insurance Commissioners (NAIC), for possibly being too complicated and not always transparent to clients. Some life insurance carriers have chosen to add these bonuses as a way for clients to receive enhanced accumulation potential but it could come at a cost to their account value due to the fee for the multiplier. It is no shock that carriers are adding these bonuses to their products in order to stay competitive in an already crowded industry, but Columbus Life's approach is much simpler — our goal is to create a strong and stable product that can perform and compete *without* needing to add these non-guaranteed features.



Whether it's a death benefit, accumulation potential, or both, Columbus Life's Indexed Explorer *Plus* has the potential to provide both. While other carriers offer the same, Columbus Life is able to do it without the non-guaranteed features! We are in the business of being as transparent as possible to not only the client, but also the producer. Our commitment to the simple, straightforward product design is one that you can count on!

To find out more about Columbus Life's competitive product portfolio, contact your Regional Vice President or contact the Sales Desk at 800.677.9696, option 4.

1 Insurance News Net: NAIC Group Puts IUL Illustration 'Multipliers' Under Microscope, Feb. 12, 2019.

IUL is a universal life policy. It has insurance-related costs. Premiums paid must produce sufficient cash value to pay insurance charges. Indexed returns do not protect against lapse if premiums and returns do not provide sufficient cash value to cover loan interest and insurance costs. Your clients must understand that loan risk means loans may well not be zero cost. Such loan risk and interest costs will reduce account value and will contribute to a risk of policy lapse if account value becomes insufficient to cover charges.

Indexed Explorer Plus Flexible Premium Universal Life Policy and some riders may not be available in all states. Benefits vary by state. Check the approved state variation. Flexible Premium Adjustable Life Insurance Policy series with Indexed Options ICC17 CL88 1708.

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.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Neither Columbus Life nor its agents offer tax advice. Please advise your customers to contact their tax or legal advisor regarding their situation. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Payment of Accelerated Death Benefits, if not repaid, will reduce the Death Benefit and affect the available loan amount and other policy values. Product and feature availability, as well as benefit provisions, vary by state.

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. Guarantees are based on the claims-paying ability of the insurer. Columbus Life Insurance Company is licensed in the District of Columbia and all states except New York.

© 2019 Columbus Life Insurance Company. All rights reserved.



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group