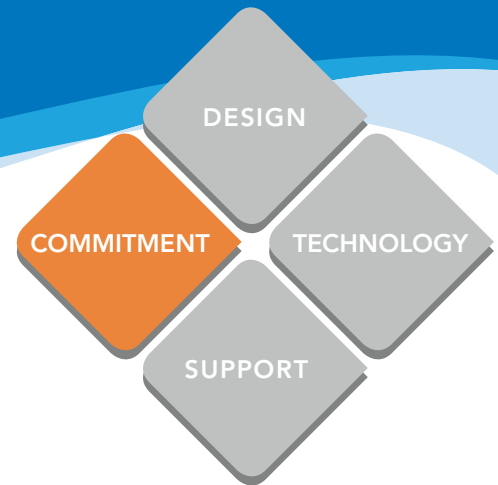




Columbus Life
Insurance Company

A member of Western & Southern Financial Group



Commitment Matters: Columbus Life's Guarantee

As we look back over the last several years, we can see that Guaranteed Universal Life (GUL) products have been gradually losing their prominence in the marketplace.¹ Which begs the question: Are these products slowly fading away?

Several factors have contributed to the slow decline of GUL products offered today, the main factor being the prolonged low interest rate environment. Some companies may not be able to keep a competitive price, forcing them to discontinue products that are no longer profitable. Other carriers have placed tighter restrictions on face amounts and premium structures. Yet the need for guaranteed financial solutions has never been greater, giving an advantage to independent producers who are still able to offer competitively priced GUL products to their clients.

Columbus Life has not been immune to the challenges that our industry is facing, but our GUL product, Voyager Universal Life®, allows us to offer a competitively priced product. One of the main factors that help set our GUL product and our company away from the competition, in addition to the features and benefits, is our financial strength.

Columbus Life is proud to hold an impressive Comdex ranking of 96 — a big number and no small feat!

One of the comprehensive ways to measure a company's financial strength is the Comdex score, and Columbus Life is proud to hold an impressive score of 96 — a big number and no small feat!



The Comdex is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.²

Taking risks is part of life, but when it comes to choosing ways to help protect the things we care about most, guaranteed life insurance can be a good place to start when seeing that financial goals are met.

Whether your clients are at a point in their life where they are re-evaluating how to leave a legacy for their family, or they are a young couple starting out, GUL products can help fit their needs.

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

¹ LIMRA: 2020 Individual Life Insurance Sales Survey.

² Ratings are subject to change from time to time. The ratings shown here are correct as of June 2021. For the latest rating information on Columbus Life, please call 800.677.9696, Option 4.

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.

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, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a MEC. Withdrawals may be subject to charges. Neither Columbus Life nor its agents offer tax advice. Please advise your customer 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. Product and feature availability, as well as benefit provisions, vary by state.

Voyager Flexible Premium Universal Life Insurance Policy series ICC10 CL 87 1006. Product and rider provisions, availability, definitions, and benefits may vary by state.

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