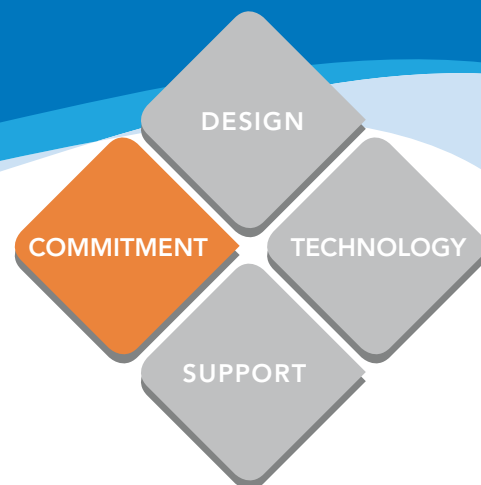




Columbus Life
Insurance Company

A member of Western & Southern Financial Group



Commitment Matters: Having Confidence in Your Carrier

It is no secret that the insurance industry has had its ups and downs. Products and rates constantly change, and we've seen insurers make massive adjustments to their life insurance and annuity portfolios. As a financial professional, it can leave you with a lot of questions. Which carrier should you choose when having confidence in a carrier is paramount?

Columbus Life, founded in 1906, has a long history of building close personal relationships with our producers and building product portfolios they are proud to offer their clients. Not only is it important to remain competitive, but we know how important it is to remain loyal to our customers. That includes continuing to provide products that our policyholders and producers depend on such as indexed, traditional and guaranteed universal life, term insurance and a broad annuity portfolio.

In an industry with ever changing regulations, market pressures and demands, companies have to adjust and find ways to be profitable. One way they can continue to offer a competitive product portfolio is to take a holistic look at their offerings and see where changes can be made. Companies may make the decision to discontinue products to make way for a new and improved version, and some have found that the best change would be to leave the life insurance space altogether.

Columbus Life is committed to designing competitive products that may help your clients meet their financial goals. If that includes a desire for upside potential and downside protection from market fluctuation in a universal life product, our Indexed Explorer *Plus*® IUL or our Expedition SIUL™ may fit their needs. If their



situation calls for more limited coverage, our Nautical Term® insurance may be able to help.

A long-term solution with guaranteed protection can be accessed with Voyager Universal Life®, and our line of various single premium annuities, Passport, AccountMax, LifeSource *Plus*® and Advantage, may accommodate a broad range of suitable clients.

When the time comes, you want to be sure you can offer your client a product from a company you can trust. Having confidence in your carrier when “maybe” just won't cut it matters for your clients, and Columbus Life is proudly making that commitment to you!

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.

IUL and SIUL are Universal Life policies. They have 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.

Life insurance and annuity 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 products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio.

Columbus Life Insurance Company 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.

Flexible Premium Adjustable Life Policy with Indexed Options Policy series ICC17 CL 88 1708, Flexible Premium Survivorship Adjustable Life Insurance Policy with Indexed-Linked Interest Options Policy series ICC19 CL 92 1908, Term Life Insurance Policy series ICC19 CL 83 1901, Voyager Flexible Universal Life Policy series ICC10 CL 87 1006, Single Premium Deferred Annuity Contract series CL 77-I 0407, Single Premium Deferred Fixed Annuity Contract series CL 81-I 0407, Single Premium Immediate Annuity Contract series CL-21 and Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406.

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