



# Discover Our Annuities

## **STRONGPOINTS**

### Grow and Protect

- 1 Return of Premium feature on Passport Single Premium Deferred Annuity (SPDA)<sup>1</sup>
- 2 Maximum age 89 on SPDA products
- 3 Strong rollup rates and withdrawal percentages on Advantage Fixed Indexed Annuity (FIA)
- 4 Single premium immediate annuity (SPIA) to indexed universal life (IUL) program
- 5 No commission chargeback at death
- 6 Highly competitive compensation on older ages
- 7 Free partial withdrawals<sup>2</sup>
- 8 Annualization after two years based on account value
- 9 Waiver of Surrender Charge rider<sup>3</sup>
- 10 0.10% (10 basis points) interest bonus for AccountMax SPDA contracts above \$100,000

1 If the account value is surrendered, the company guarantees that the applicable surrender charges will be applied only to the extent that allows a 100% return of the premium paid minus any partial withdrawals.

2 Beginning immediately, up to 10% of the contract value may be withdrawn each contract year (noncumulative and \$250 minimum) without incurring a surrender charge. Withdrawals will reduce the contract value. Excess withdrawals in a policy year will be charged the applicable surrender charge. Free withdrawals not taken in a year cannot be carried over to future years.

3 Specific circumstances must be met while still within the period when surrender charges apply; subject to state approval.

# Key Contacts

For a complete directory:  
<https://agency.columbuslife.com/contact-us>

## Sales Desk

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## Contracting

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## Client Services

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## Annuity Operations

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Single Premium Deferred Annuity Contract Series CL 77-I 0407, Single Premium Deferred Fixed Annuity Contract Series CL 81-I 0407, Single Premium Fixed Indexed Annuity with Indexed Interest Options Series, Contract Series ICC14 ENT-03 1406, Single Premium Immediate Annuity contract series CL 21, Additional Waiver of Surrender Charge Rider Series (Terminal Illness) CLR-132 0010 and Additional Waiver of Surrender Charge Rider Series (Long Term Care) CLR-133 0010 are issued by Columbus Life Insurance Company. Product and rider provisions, availability, definitions, and benefits may vary by state. GMAV and GLWB for Advantage: Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-I 1406, ICC14 ER.04 GLWB-S 1406, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406. Columbus Life Insurance Company, Cincinnati, OH, is licensed in the District of Columbia and all states except New York.

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. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Neither Columbus Life, nor its agents, offer tax advice. For specific tax information, a tax attorney or advisor should be consulted. The information provided is for educational purposes only. Withdrawals will reduce the contract value.

**Annuity/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.**

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