



## Commitment Matters: A Company Built for Times Like These

When times are tough, look to a company that has stood the test of time. Columbus Life is a proud member of Western & Southern Financial Group and part of a mutual holding company that stands among the **strongest** life insurance groups in the world. Here's proof:



### Historic Strength

We've seen, met and overcome many challenges **over 130 years**,<sup>1</sup> including economic upheaval ... world wars ... turbulent markets ... health epidemics ... and more.

For generations, we have demonstrated both resolve and resilience in **fulfilling our commitments** to our customers. That's been true in good times and, even more importantly, in uncertain ones.



### Capital Strength

Our capital position is a strong part of our financial foundation. It helps ensure our stability as a company — and secure our ability to pay your benefits.

In fact, our capital-to-asset ratio is **more than double** that of the 15 largest publicly traded life insurers.<sup>2</sup> It positions us with resources to answer industry challenges and support product promises.



### Ratings Strength

Western & Southern's family of companies take particular pride in their industry reputation and standing.

Columbus Life is ranked **96 out of 100** by Comdex and is highly rated by independent ratings agencies registered as NRSROs (Nationally Recognized Statistical Rating Organizations) with the SEC.

## Make our strengths your strength

In changing economic times, you can be confident in our company's heritage of stability.  
**Let our strengths be your strength ... now ... and in the future.**

## Why Columbus Life?

When you consider financial services and products, the resources and expertise of the financial services provider are paramount. With more than 110 years of service to policyholders, Columbus Life Insurance Company is a financially strong provider of life insurance and annuity solutions that help meet your retirement, estate planning and business planning goals. Our competitive products, innovative technology and personalized support are driven by an unwavering commitment to our producers and policyholders. That's what makes Columbus Life different.

We are part of Western & Southern Financial Group, a family of financial services companies whose heritage dates back to 1888 and whose assets owned (\$58 billion) and managed (\$27 billion) total \$85 billion as of December 31, 2019. Find out more about our financial strength and distinguished history at [ColumbusLife.com](http://ColumbusLife.com).

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1 Dates to the 1888 founding of The Western and Southern Life Insurance Company.

2 Western & Southern's Capital-to-Asset Ratio: 18.6% GAAP Capital-to-Asset Ratio. \$58,398M Total Assets; \$47,514M Total Liabilities; \$10,884 Total Capital (or Equity). Average of 15 Largest Publicly Traded Life Insurers Cap-to-Asset: 7.6%. All figures as of December 31, 2019.

The Comdex Ranking, current as of April 2020, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale.

**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 is licensed in the District of Columbia and all states except New York.

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**Columbus Life  
Insurance Company**

A member of Western & Southern Financial Group



## Commitment Matters: Products Built for Times Like These

When times are tough, you need financial products that work in today's world. Columbus Life remains committed to offering a competitive portfolio of life insurance and annuity solutions to help meet your financial goals. Now's the time to look for features and benefits you can count on.



### Guaranteed Protection

You can help protect loved ones with a guaranteed death benefit. Your life and annuity proceeds **help safeguard your beneficiaries.**



### Living Benefits

Our accelerated death benefit riders, included at no additional cost,<sup>1</sup> help protect your financial stability should the unexpected occur, providing **access to a portion of the death benefit** while you are living.



### Indexed Opportunities

Our indexed products offer you **growth potential** through earned Indexed Interest Credits coupled with **downside protection** from market fluctuation through a minimum interest rate guarantee.



### Income Confidence

Your life policy can provide liquidity and **tax-free income** (in most scenarios) through policy loans or withdrawals.<sup>2</sup> You may also choose to receive a stream of **income for life** with an annuity — and lifetime income is a benefit you can't outlive.

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- 1 Specific rider terms, conditions and availability vary by state. This rider is added at no additional premium; however, we may charge a fee of up to \$250.00 (administrative fees may vary by state) for an advance payment. An advance is treated as a lien secured by the death benefit of the policy. The advance will accrue interest each year. The rate of interest will depend on the cash value of the policy and may vary as required by the laws of the state of issue. The lien may be increased if necessary to keep the policy in effect. Payment of Accelerated Death Benefits, if not repaid, will reduce the death benefit and affect the available loan amount and other policy values. Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.
  - 2 Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the Account Value and the Death Benefit, and may cause the policy to lapse. Sufficient premium and account value are necessary to cover insurance costs. Index returns do not guarantee that the policy will stay in force.

**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.**

Product and rider provisions, availability, definitions, and benefits may 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.

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