

Discover

The Columbus Life Difference

SUPERIOR STRENGTH¹

A+ **AA-** **AA** **Aa3** **96** of 100
SUPERIOR A.M. Best VERY STRONG Standard & Poor's VERY STRONG Fitch EXCELLENT Moody's Comdex Ranking

COMPETITIVE PRODUCTS

- Guaranteed Universal Life
- Cash-accumulation UL and IUL
- Convertible Term
- Fixed annuities with ROP and SPIA
- Fixed indexed annuity with proprietary account options

FAST SUBMISSION TO COMMISSION

- iGO® eApp
- DocFast® eDelivery
- CLIC Mobile

DIRECT RELATIONSHIPS

- Advanced Markets support
- Exceptional sales support for case design and product selection
- Direct access to underwriters

The Columbus Life Difference:

- Affiliated with one of the financially strongest insurance groups in the world
- 100+ years of supporting independent producers

The Columbus Life Difference:

- Accelerated Underwriting
- Living Benefits
- Expanded Standard Program (ESP)
- High-target premiums

The Columbus Life Difference:

- Mobile-optimized for producers on the go
- Convenience for your clients
- Quick response to requirements keeps business moving

The Columbus Life Difference:

- Business-building programs and webinars
- High-level concierge service for all
- Producer- and client-focused marketing programs

Discover the Difference.



Columbus Life
Insurance Company

A member of Western & Southern Financial Group

1 **A.M. Best** — A+ Superior: Superior ability to meet ongoing insurance obligations (second highest of 16 ratings; rating held since June 2009); **Standard & Poor's** — AA- Very Strong: Very strong financial security characteristics (fourth highest of 21 ratings; rating held since September 2018); **Fitch** — AA Very Strong: Very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings; rating held since June 2009); **Moody's** — Aa3 Excellent: Excellent financial security (fourth highest of 21 ratings; rating held since February 2009); **Comdex Ranking** — 96 out of 100: The Comdex Ranking 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.

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.

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