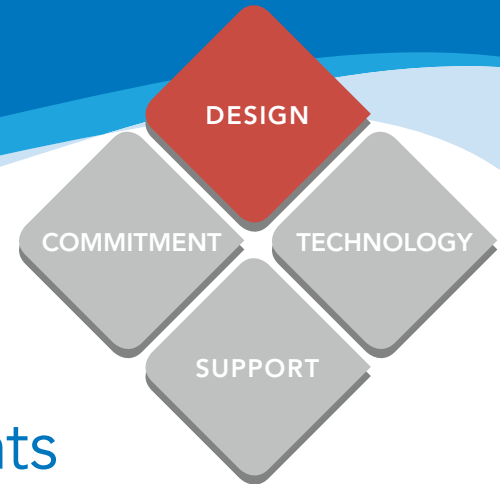




Columbus Life
Insurance Company

A member of Western & Southern Financial Group



Design Matters: Discover Our IUL Strong Points

Simple and Straightforward

Individual and Survivorship Product Options

Traditional Non-Multiplier Design

Highly Competitive Rates

Have Never Raised COI¹

Lien Method ADBR at No Additional Cost²

Guaranteed Persistency Bonus³

New Money and Renewals Rates Have Always Been the Same¹

DCA⁴ Rates Are Same as the Fixed Account Rates

Five-Point Compensation Plan

MEC's Allowed — \$1M Maximum

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 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 (\$59.4 billion) and managed (\$29.6 billion) total \$89 billion as of June 30, 2020. Find out more about our financial strength and distinguished history at ColumbusLife.com.

1 Subject to change in the future in accordance with contractual guidelines.

2 This rider is added at no additional premium; however, we may charge a fee of up to \$250.00 (state variations may apply) 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 your policy and may vary as required by the laws of your state. The lien may be increased if necessary to keep this 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. Encourage your clients to contact their personal tax advisor for assistance.

3 The Persistency Bonus begins in policy year 11. The bonus is calculated as the persistency bonus rate x the Indexed Account Value at the end of the last day of the policy year after any applicable index interest credits have been credited. Indexed Explorer Plus' persistency bonus rate is set at 0.25% for issue ages 0-29 and 0.50% for issue ages 30-79. Expedition SIUL™ has a persistency bonus rate set at 0.50% for all issue ages. The persistency bonus rate is subject to change for new issues based on issue date.

4 No charge for Dollar Cost Averaging (DCA), but the company reserves the right to assess a charge (not to exceed \$10) for termination requests. If termination of the DCA is requested, the amount in the DCA account will be allocated to the selected premium allocations.

IUL and SIUL are UL 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.

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Indexed Explorer Plus Flexible Premium Universal Life Policy and some riders may not be available in all states. Product and rider provisions, availability, definitions and benefits may vary by state. Check the approved state variation. 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; Accelerated Death Benefit Rider series CLR-202 1409, CLR-143 1208 and CLR-137 1208.

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 ordinary income tax at withdrawal. 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.

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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