



## IUL Strong Points

- › Individual and survivorship product options.
- › Traditional non-multiplier design.
- › Guaranteed Persistency Bonus.<sup>1</sup>
- › Highly competitive rates.
- › New money and renewals rates have always been the same.<sup>2</sup>
- › Have never raised COI.<sup>2</sup>
- › DCA rates are same as the Fixed Account rates.<sup>3</sup>

## MEC Sales (*primarily accumulation products*)

- › Up to \$1 million single premium.
- › SIUL provides legacy planning solution with accessible living benefits.<sup>4</sup>

## Underwriting

- › Direct access to underwriters.
- › Table shave C to standard up to age 60 on UL.
- › Accelerated Underwriting to \$1Million/Age 55 (single-life UL).
- › Actual age (not age nearest).
- › External Term Exchange Program.

## 5-Star IUL Compensation

- › High targets with rolling targets.
- › Trail, renewal and excess compensation.

## Conferences

- › Exceptional family-friendly destinations.
- › Attainable qualification levels; no 1099.

## Accumulation-Focused IUL and Survivorship IUL

- › Excellent caps and fixed rate.
- › DCA uses fixed rate.<sup>3</sup>
- › Premium Deposit Account.
- › SPIA to IUL/SIUL funding mechanism.
- › Living Benefits with no rider charges<sup>4</sup> (lien upon use).
- › Translated IUL materials: Chinese, Japanese, Korean, Spanish, Vietnamese.

## Voyager Guaranteed Universal Life

- › Versatile design.
- › Guaranteed to age 90, 95 or lifetime.<sup>5</sup>
- › Short-pay guaranteed premiums.

## 10-, 15-, 20-, and 30-Year Level Term with ADBR Living Benefits<sup>4</sup>

- › Convertible to any available permanent product.<sup>6</sup>
- › Convertible for the entire term period up to age 70.<sup>6</sup>
- › Lump-sum Specified Medical Condition, Chronic Illness and Terminal Illness.
- › Lien-based predictable and illustrated living benefits.

## Digital Platform

- › E-Application, E-Delivery.
- › CLIC Mobile App for business management.

## Historic Strength

- › Comdex ranking of 96; part of a mutual insurance holding company.
- › Capital-to-asset ratio more than double that of the 15 largest publicly traded life insurers.<sup>7</sup>

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**Columbus Life Sales Desk: 800.677.9696, Option 4**

# Key Contacts

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

## Sales Desk

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## Preliminary Underwriting Inquiries

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## New Business Submission

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## Commissions

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1 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.

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

3 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.

4 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 against the policy and will reduce the Death Benefit payable if not repaid. 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. You should contact your personal tax advisor for assistance.

5 The No-Lapse Guarantee provision in the policy will keep the policy in force as long as at least the No-Lapse Guarantee Minimum Monthly Premium is paid, as described in the policy. Withdrawals, loans and late payments may require that additional premium be paid to keep the No-Lapse Guarantee active. Contracts specify factors that may reduce the amount of premium required to maintain the No-Lapse Guarantee for a limited period. Coverage could expire prior to the insured's age 120 if premiums paid are not sufficient to continue coverage to that date.

6 Increases in face amount will be considered with new underwriting.

7 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.

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.

The Comdex Ranking, current as of June 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.

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. 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; Voyager Flexible Premium Universal Life Policy series ICC10 CL 87 1006; Term Life Insurance Policy Series ICC19 CL 83 1901; Accelerated Death Benefit Rider series CLR-202 1409, CLR-143 1208, CLR-137 1208, CLR-161 1208 and CLR-201 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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**Columbus Life  
Insurance Company**

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*A Company Built for Times Like These.*