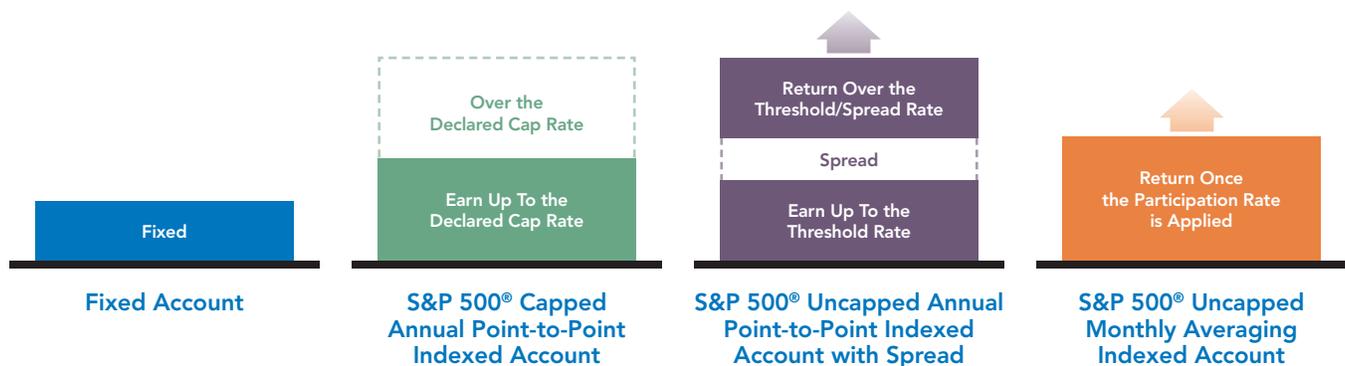




A Variety of Account Options

In addition to Death Benefit, Columbus Life's Indexed Explorer *Plus*® offers policy holders the choice of four account options — a Fixed Account and three Indexed Accounts.



- 1 Fixed Account.** This account earns the current interest rate, which is declared by Columbus Life, and is guaranteed never to be less than 2%. One benefit that can be said about the Fixed Account is the stability. The Fixed Account offers a set interest rate that your clients can count on.
- 2 S&P 500® Capped Annual Point-to-Point Indexed Account.** At the end of an Index Period, the ending Index Value will be compared to the beginning Index Value. Any Indexed Interest Credits are guaranteed to be equal to 100% of the positive growth in the Index, if any, up to the Index Cap Rate,¹ less the guaranteed interest rate already credited, offering greater upside potential than the Fixed Account.
- 3 S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread.** This account is calculated just as the Capped Annual Point-to-Point Indexed Account is, except there is no cap on this Indexed Account — instead, there is an Index Spread Rate subtracted from the excess return over the Index Threshold Rate. If the return is greater than the Index Threshold Rate, the Index Spread Rate won't reduce the credited interest below the threshold, less the guaranteed interest already credited.² This Indexed Account is unlike any other in the industry in that it can provide your clients with uncapped index returns with full market participation and the ability to earn interest credits from first dollar — making it truly stand out in a crowd.
- 4 S&P 500® Uncapped Monthly Averaging Indexed Account.** At the end of the Index Period, the average of the Index Values on each monthly Index Date after the first month during the Index Period will be compared to the beginning Index Value. Any Indexed Interest Credits will be equal to the positive growth in the Index, multiplied by the Index Participation Rate less the guaranteed interest rate already credited.³

While each account has its own benefits, the Indexed Explorer *Plus* as a whole offers upside potential while providing downside protection from declines in the indexes. Your clients can be provided a sense of financial stability, and flexibility, knowing that they can allocate their premium to an array of different accounts.

Competitive Spotlight

- 1 The Index Cap Rate may vary but will never be lower than 3% and will be declared before the beginning of each Indexed Account Segment.
- 2 The Index Threshold Rate and Index Spread Rate may vary but will never be lower than 2% or greater than 15%, respectively. They will be declared before the beginning of each Indexed Account Segment.
- 3 The Index Participation Rate may vary, but will never be lower than 30% and will be declared before the beginning of each Indexed Account Segment.

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IUL is a universal life policy. It has 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.

Index returns do not guarantee 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.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by, Columbus Life. Guarantees are based on the claims-paying ability of Columbus Life. Products are backed by the full financial strength of Columbus Life. Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Flexible Premium Universal Life Insurance Policy series ICC17 CL 88 1708. Product and rider provisions, availability, definitions and benefits may vary by state.

Indexed Explorer Plus Flexible Premium Universal Life Policy and some riders may not be available in all states..

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