



# Competitive Spotlight

## Comdex and Competition ... Guaranteed!

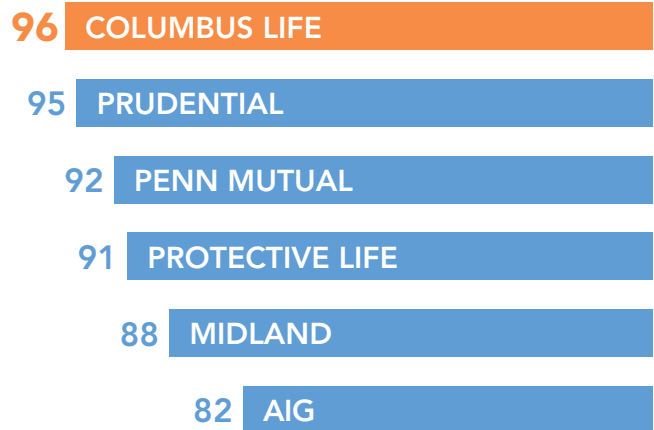
As we look back over the last several years, we can see that Guaranteed Universal Life (GUL) products have been gradually losing their prominence in the marketplace,<sup>1</sup> which begs the question: ***Are these products slowly fading away?***

Several factors have contributed to the slow decline of GUL products offered today, the main factor being the prolonged low interest rate environment. Some companies may not be able to keep a competitive price, forcing them to discontinue products that are no longer profitable. Other carriers have placed tighter restrictions on face amounts and premium structures. Yet the need for guaranteed financial solutions has never been greater, giving an advantage to independent producers who are still able to offer competitive and affordable GUL products to their clients.

Columbus Life has not been immune to the challenges that our industry is facing, but our strong GUL product allows us to offer what we believe to be a competitive product at an affordable rate. One of the main factors that helps set our GUL product and our company away from the competition, in addition to the features and benefits, is our financial strength. One of the comprehensive ways to measure a company's financial strength is the Comdex score, and Columbus Life is proud to hold an impressive score of 96!<sup>2</sup>

Taking risks is part of life, but when it comes to choosing ways to help protect the things we care about most, guaranteed life insurance can be a good place to start when seeing that financial goals are met. Whether

### Comdex Ratings by Carrier



As reported by VitalSales Suite, September 2019. Columbus Life ranked 31st out of 555 in the 2019 Comdex Ranking. These five insurance carriers represent a sampling of Columbus Life's competitors.

your clients are at a point in their life where they are re-evaluating how to leave a legacy for their family, or they are a young couple starting out, GUL products can help fit their needs.

**To find out more about Columbus Life's Guaranteed Universal Life product, contact your Regional Vice President or contact the Sales Desk at 800.677.9696, option 4.**

# Competitive Spotlight

---

<sup>1</sup> LIMRA: Total Individual Life Insurance New Premium Increases in the Third Quarter 2018, Nov. 2018.

<sup>2</sup> The Comdex 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. Ratings are subject to change from time to time. The ratings shown here are correct as of September 4, 2019. For the latest rating information on Columbus Life, please call 800.677.9696, option 4.

Voyager Universal Life Flexible Premium, Universal Life Insurance Policy ICC10 CL 87 1006.

Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. This data is for informational purposes. Premium rates and underwriting classes may vary by company.

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

© 2019 Columbus Life Insurance Company. All rights reserved.



**Columbus Life  
Insurance Company**

A member of Western & Southern Financial Group