

# STRONGPOINTS



Columbus Life  
Insurance Company

A member of Western & Southern Financial Group

**For Financial Professional Use Only. Not For Use With The Public.**

# Outstanding Financial Strength

**A+**  
SUPERIOR

**A.M. Best**

for superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009)

**AA-**  
VERY  
STRONG

**Standard & Poor's**

for very strong financial security characteristics (fourth highest of 21 ratings; rating held since August 2018)

**AA**  
VERY  
STRONG

**Fitch**

for very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings; rating held since June 2009)

**Aa3**  
EXCELLENT

**Moody's**

for excellent financial security (fourth highest of 21 ratings; rating held since February 2009)

**96**  
OF  
**100**

**Comdex Ranking**

The Comdex is a composite of all the ratings a company has received from the four 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.

# Columbus Life Insurance Company



Exceptional financial strength



Competitive and straightforward products



Compensation and recognition built for your agency and agents

# Competitive Product Suite



# Added Value Propositions

- Convertible Term with Living Benefits
- Table Shave on GUL and IUL – Table C to standard
- PDA - 5.25%
- Retirement Services available – Cash Balance Plans and Profit Sharing
- Premium Financing
- Defined Living Benefits
- IUL NOW express underwriting/No para-medical exams no APS, issued within a week

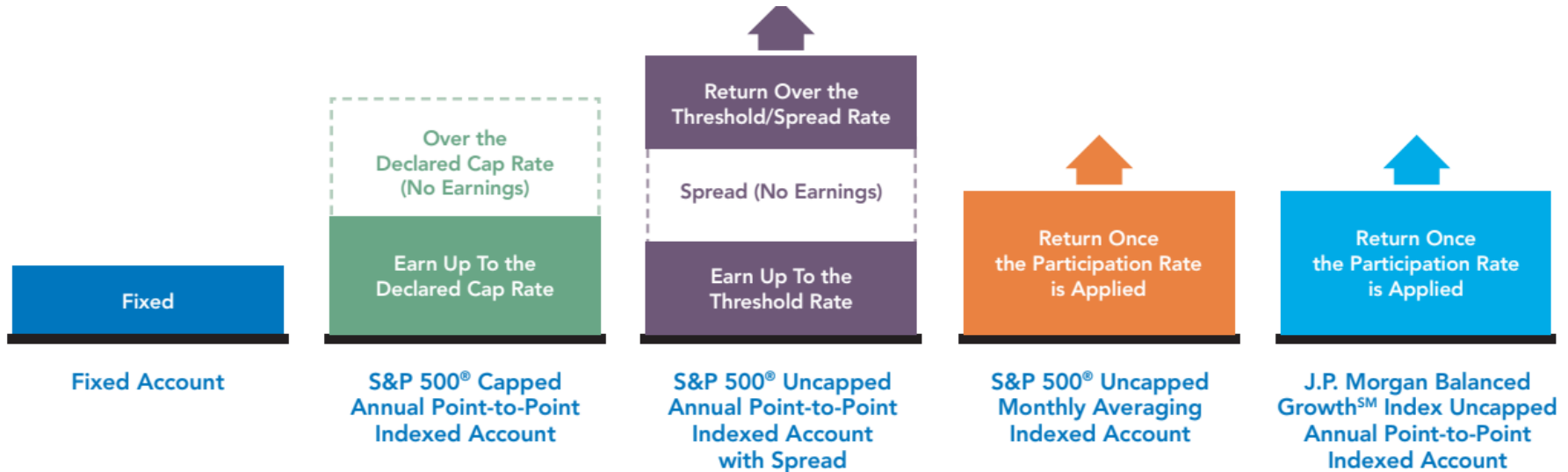


Indexed Explorer *Plus*®  
IUL

Expedition SIUL™

Indexed Explorer *Now*™  
IUL

# Allocation Options



# Current Rates

Current Point to Point Cap -11%

<b>Indexed Explorer Plus<sup>®</sup> UL</b>			
<b>Indexed Explorer Now<sup>™</sup> UL</b>	<b>0% MGIR</b>	<b>1% MGIR</b>	
<b>S&amp;P 500 Capped Annual Point-to-Point</b>			
Cap Rate	10.75%	8.75%	Note: Participation Rate is 100%
Max Illustrated Rate	6.68%	5.96%	
<b>S&amp;P 500 Uncapped Annual Point-to-Point with Spread</b>			
Threshold Rate	3.00%	3.00%	Note: Participation Rate is 100%
Spread Rate	7.00%	8.00%	
Max Illustrated Rate	6.20%	6.24%	
<b>S&amp;P 500 Uncapped Monthly Averaging</b>			
Participation Rate	110%	100%	
Max Illustrated Rate	6.35%	6.29%	
<b>JP Morgan Balanced Growth<sup>SM</sup> Uncapped Annual Point-to-Point</b>			
Participation Rate	180%	170%	
Max Illustrated Rate	6.34%	6.29%	
Fixed Rate <sup>2</sup>	5.25%	5.25%	
<b>Premium Deposit Account</b>	5.25%	5.25%	

# Persistency Bonus

- Columbus Life has a contractually guaranteed persistency bonus
- Begins policy year 11
- Issue ages: 30-79
  - 50 basis points\*
- Issue ages: 0-29
  - 25 basis points\*



\*The persistency bonus is subject to change for new issues based on issue date.

# Recent Advancements

- Target Premium Increases
  - 12-18% increases on target for all IUL products.
- Simplified Juvenile Requirements
  - No required lab work for clients aged 16-17.
  - Now we require no lab work for ages 0-17.
- Improved Ratings for Marijuana Use
  - Can receive a non-tobacco rating for 2x marijuana use or less per week.

# Living Benefits

*Life Plus* ACCELERATED  
DEATH BENEFIT RIDER®

For Nautical Term® | NOT AVAILABLE FOR USE IN CALIFORNIA

The advertisement features a photograph of a smiling woman sitting on a swing with a young girl. The woman is holding the ropes of the swing, and the girl is sitting on the seat, smiling. The background is a bright, sunny outdoor setting with green grass. To the left of the photograph, there is a graphic of a sailboat's sails in shades of blue and green, partially overlapping the photo.

Life Plus ADBR®



## Increasing Need for Living Benefits

Rising Costs of care and care facilities.

**70%** of seniors aged 65 will need long-term care in future<sup>1</sup>

Estimated nearly **40%** of both men and women will be diagnosed with cancer at some point in life<sup>2</sup>

**17%** of population serve as unpaid caregiver to adult 50+ with average of nearly **40 hours per week** caregiving<sup>3</sup>

<sup>1</sup> <https://www.cbsnews.com/news/aging-americans-long-term-care-families-labor-costs/>

<sup>2</sup> National Library of Medicine: <https://www.cancer.gov/about-cancer/understanding/statistics>

<sup>3</sup> <https://www.aplaceformom.com/senior-living-data/articles/caregiver-statistics>

## 4 Reasons for Columbus Life's ADBR

- 1. Simple Calculation** – Our lien method takes a portion of the client's Net Amount at Risk + 100% of the Cash Surrender Value in the policy to calculate the client's benefit.
- 2. No Additional Underwriting** – At the time of the claim.
- 3. Illustratable Benefits** – ADBR benefits can be illustrated for new policies, as well as those in force.
- 4. Remaining Death Benefit** – All ADBR claims leave a residual death benefit for heirs.

## Discover Our ADBR **STRONGPOINTS**

### Valuable Living Benefits

- 1 Built-in Benefit on All Life Products
- 2 No Additional Upfront Cost<sup>1</sup>
- 3 No Underwriting at Time of Claim
- 4 Straightforward Formula Plus Cash Value
- 5 Lien Method (*Not Discounted Death Benefit*)
- 6 Residual Death Benefit<sup>2</sup>
- 7 Multiple Payout Options<sup>3</sup>
- 8 Freedom to Spend the Advance However Clients Choose

<sup>1</sup> 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.

<sup>2</sup> Provided the policy's Death Benefit is \$75,000 or greater at the time of the first advance for the last qualifying event under this rider, the insured is eligible for a Residual Death Benefit. This means that the Death Benefit payable under the policy will not be reduced below \$10,000. However, any outstanding policy loans will reduce the Residual Death Benefit on a dollar-for-dollar basis. Residual Death Benefit is only available on Rider Series CLR-202 1409.

<sup>3</sup> All three qualifying events allow for the insured to receive the advance in the form of a lump-sum payment. However, if a Chronic Illness advance is taken, the insured has the flexibility to choose between a lump-sum payment or receive periodic payments through the Payout Benefit Option for the advance, subject to eligibility and availability as defined by the state of issue.

# 60Yr Male, \$1,500/month premium

## REAL LIFE LEARNINGS



Age	End of Year	Cash Surrender Value	Net Amount at Risk	Death Benefit	Chronic Illness Max Periodic Payment Advance <sup>1,2</sup>	Chronic Illness Max Lump Sum Advance Amount	Chronic Lump Sum Remaining Death Benefit	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
76	16	270,893	498,732	770,893	364,800	445,189	300,507	283,622	475,000	491,955	250,000
77	17	294,936	498,693	794,936	376,697	468,294	300,523	306,741	475,000	515,074	250,000
78	18	319,412	498,652	819,412	388,819	491,813	300,539	330,275	475,000	538,609	250,000
79	19	343,978	498,612	843,978	401,013	515,419	300,555	353,896	475,000	562,229	250,000
80	20	368,255	498,572	868,255	413,094	538,748	300,571	377,239	475,000	585,573	250,000
81	21	392,664	476,698	868,255	415,954	554,117	284,911	400,710	450,591	609,043	225,591
82	22	417,731	451,807	868,255	416,846	569,000	269,801	424,812	425,524	633,146	200,524
83	23	443,656	426,079	868,255	417,430	584,399	254,167	449,741	399,599	658,074	174,599
84	24	470,628	399,326	868,255	417,430	600,425	237,897	475,675	372,627	674,375	158,031
85	25	499,075	371,143	868,255	417,430	617,340	220,723	503,028	344,180	686,070	146,494
86	26	529,068	341,428	868,255	417,430	635,174	202,616	531,867	314,187	698,402	134,330
87	27	560,974	309,844	868,255	417,430	654,155	183,344	562,546	282,281	711,533	121,375
88	28	595,373	275,830	868,255	417,430	674,634	162,550	595,623	247,882	725,713	107,384
89	29	633,073	238,604	868,255	417,430	697,097	139,740	630,818	211,321	741,283	92,019
90	30	675,168	197,105	868,255	417,430	722,202	114,245	667,450	173,377	758,703	74,824

Hypothetical example showing values based on 60-year-old male in FL, Preferred non-tobacco, \$500,000 face amount with a \$1,500 annual premium. Values shown using a 2.00% non-guaranteed illustrated rate, which is subject to change. As of 2/04/2026. Included for illustrative purposes only. Please consult a tax/social security advisor regarding your specific situation.

# Our Five-Point Compensation Plan

## 1 Higher Targets

Columbus Life's Indexed Universal Life product, Indexed Explorer Plus® is among the highest target commissions in the industry.<sup>1</sup>

## 2 Unlimited Rolling Targets

Unlike most other carriers in the industry, Columbus Life offers unlimited rolling targets on its Indexed Universal Life products.<sup>2</sup> We know that you are interested in helping your clients achieve their financial goals any way they can, and we are making sure that there is not a time limit on your target.

## 3 12-Year Renewals

After the first year commission is paid, receive renewal commissions for up to 11 additional years!

## 4 12-Year Excess Commission

If your client is in the position to overfund their Indexed Universal Life policy, you can earn the target premium and an additional commission on the amount that is in excess of target for up to 12 years.

## 5 Lifetime Cash Value Trails

Beginning in policy year 2 you can earn additional commission every year the policy remains in force.<sup>3</sup>

# SIUL: Powerful for Death Benefit

Company	Product	Premium	CSV Year 5	CSV Year 10	CSV Year 20	CSV YR30
Columbus Life	Expedition SIUL 2025	10,377	19,117	90,406	319,100	599,369
Lincoln Financial	WealthPreserve 2 Survivorship	10,624	11,683	81,463	299,295	587,116
Securian Fiancial	Eclipse Survivor II IUL	10,751	7,109	84,455	285,317	550,347
Prudential	PruLife Survivorship Index UL	10,810	9,153	75,462	257,439	470,479
Pacific Life	Pacific Horizon Survivorship	11,023	28,288	79,661	294,507	595,839
Ameritas	Ameritas Value Plus Survivor	11,163	18,458	77,305	294,246	589,556
National Life Group	SurvivorLife	11,337	16,879	82,017	261,904	526,813
Penn Mutual	Survivorship Index Universal	11,630	0	58,692	274,311	562,707

Male/Female, 60, Pref Best/Pref Best, Full Pay, \$1,000,000 Death Benefit, Default allocation  
Solve for Minimum Prem to Carry to Maturity at Maximum Illustrated Rate

Competitor information is based on publicly available sources believed to be reliable and is provided for informational purposes only. The information presented does not constitute an offer or recommendation of any insurance product. Product features, pricing, benefits and ratings are subject to change, and consumers should independently evaluate their options.

Source: LifeTrends

Date Pulled: 11/3/25

Population Used for Comparison: Peer companies listed



**For Financial Professional Use Only. Not For Use With The Public.**

# SIUL: Powerful for Maximum Distributions

Company	Product	Max Dist	CSV Year 15	CSV Year 20	CSV Year 30	Initial DB
Columbus Life	Expedition SIUL 2025	85,608	845,711	699,359	305,697	541,738
National Life Group	SurvivorLife	79,630	791,771	632,199	246,701	543,983
Penn Mutual	Survivorship Index Universal Life	73,224	789,223	655,963	294,972	544,220
Lincoln Financial	WealthPreserve 2 Survivorship IUL (2022)	58,520	743,909	635,763	359,869	471,449

Male/Female, 55, Pref Best/Pref Best, Pay to Retirement, Min Non-MEC Death Benefit, Default allocation – Maximum illustrated rate; Increasing DB switching to level when premiums end; Fixed Annual Premium of \$35,000 to A70; 20 year distributions starting at A71; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; Monthly distributions (where available)

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Product features, pricing, benefits and ratings are subject to change, and consumers should independently evaluate their options.

Source: LifeTrends

Date Pulled: 11/3/25

Population Used for Comparison: Peer companies listed

# IUL NOW

Indexed Explorer Now is built for **SPEED** and **EASE**.



## FAST

Underwriting with No  
Paramedical Exam



## EASY

Application Process



## QUICK

Commissions Paid

Who is a good candidate for the rapid issue underwriting of Indexed Explorer Now?

**Your client is a good fit, if these facts apply:**

- › Between the ages of 18-60.
- › Applying for a face amount between \$25,000 and \$1,000,000.<sup>1</sup>
- › Within recommended weight limits.
- › Gainfully employed.
- › Has not filed for bankruptcy in the past five years.
- › Has a clear motor vehicle report.
- › Has not received a felony criminal conviction in the past 10 years, has no pending criminal charges, and is not on probation or parole.
- › Has not used illegal drugs within the past 10 years.

# IUL NOW

## Product Specifications

### Product Positioning

This rapidly issued Universal Life insurance policy provides a Death Benefit along with the potential for both long-term Cash Value accumulation and enhanced interest crediting via Indexed Account options, favorable loan options, and income provision features and riders benefits.

### Issue Ages and Underwriting Classes

**Ages:** 18–60 age last birthday

<b>Underwriting Class</b>	<b>Issue Age</b>	<b>Minimum Specified Amount</b>	<b>Maximum Specified Amount</b>
Non-Tobacco Plus	18–50	\$25,000	\$1,000,000
Tobacco Plus	18–50	\$25,000	\$1,000,000
Non-Tobacco	18–50	\$25,000	\$1,000,000
Tobacco	18–50	\$25,000	\$1,000,000
Non-Tobacco Plus	51–60	\$25,000	\$250,000
Tobacco Plus	51–60	\$25,000	\$250,000
Non-Tobacco	51–60	\$25,000	\$250,000
Tobacco	51–60	\$25,000	\$250,000

# Real Stability: Lifetime income for you and your beneficiaries

Columbus Life doesn't just offer competitive commissions at the point of sale, we allow you to accumulate continuous income for the life of the contract—even for your beneficiaries!





Call your Regional Vice President or our Sales Desk today to learn how you can earn more with us. 800.677.9696 option 4



# GUL - Voyager



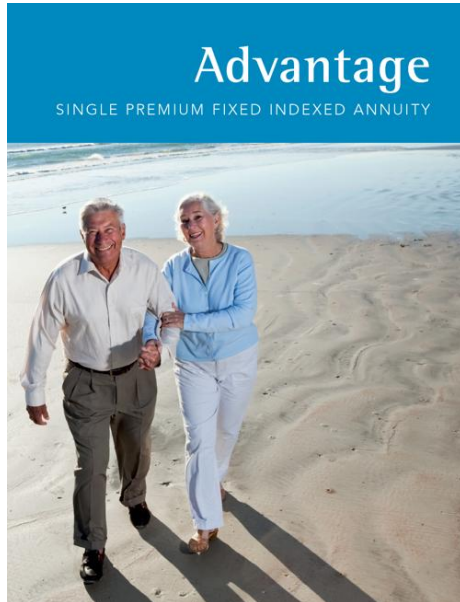
# Voyager GUL

-  3 guarantee periods (90, 95 or lifetime<sup>1</sup>)
-  Catch up feature
-  Short pay guaranteed premiums
-  Alternative to rated term

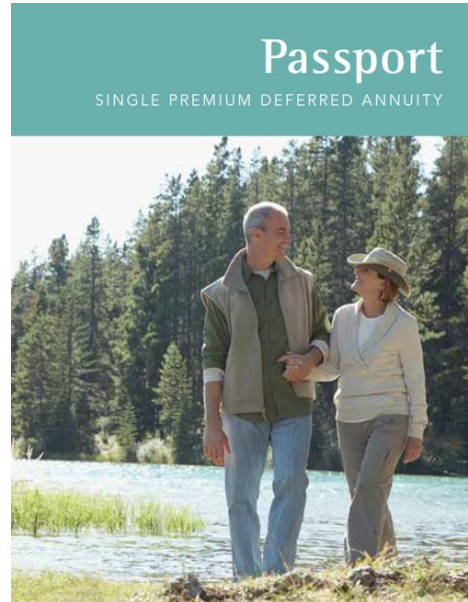
**Did You Know** that Voyager GUL is highly competitive in scenarios with younger clients?

<sup>1</sup> 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.

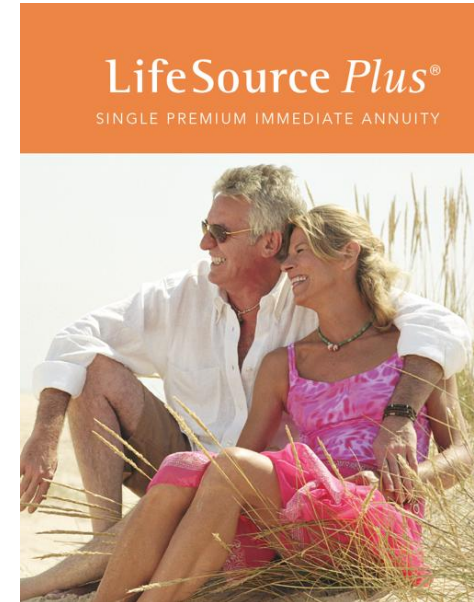
# Columbus Life Annuities



Advantage FIA



Passport SPDA



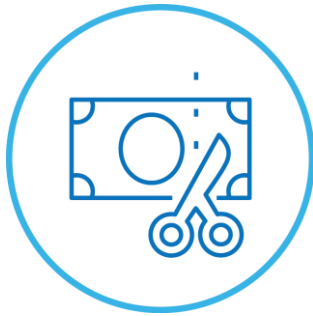
LifeSource Plus<sup>®</sup> SPIA

# Columbus Life's Annuity Product Suite

Fixed | Fixed Indexed | SPIA



**Maximum age 89**  
on SPDA products



**No chargeback**  
on commission  
at death



**Return of Premium**  
feature on Passport  
Single Premium  
Deferred Annuity<sup>1</sup>



**Highly competitive**  
compensation  
on older ages



**Free partial**  
withdrawals<sup>2</sup>

<sup>1</sup> If the account value is surrendered, the company guarantees that the applicable surrender charges will be applied only to the extent that allows a 100% return of the premium paid minus any partial withdrawals.

<sup>2</sup> Beginning immediately, up to 10% of the contract value may be withdrawn each contract year (noncumulative and \$250 minimum) without incurring a surrender charge. Withdrawals will reduce the contract value. Excess withdrawals in a policy year will be charged the applicable surrender charge. Free withdrawals not taken in a year cannot be carried over to future years.

# Advantage Fixed Indexed Annuity

- \$15,000 minimum premium ages 18-85
  - \$1,000,000 maximum ages 18-75
  - \$750,000 maximum ages 76-85
- Guaranteed minimum account value for 7 or 10 year versions
- Optional Guaranteed Lifetime Withdrawal Benefit available age 45-80

# Passport SPDA

- Ages 18-89
- Minimum \$5,000 non-qualified
  - Minimum \$2,000 tax-qualified
- 2% Bonus crediting rate first year
- Return of Premium feature
- 7 year declining surrender schedule

# Discover Our Annuities

## **STRONGPOINTS**

### Grow and Protect

- 1 Return of Premium feature on Passport Single Premium Deferred Annuity (SPDA)<sup>1</sup>
- 2 Maximum age 89 on SPDA products
- 3 Strong rollup rates and withdrawal percentages on Advantage Fixed Indexed Annuity (FIA)
- 4 Single premium immediate annuity (SPIA) to indexed universal life (IUL) program
- 5 No commission chargeback at death
- 6 Highly competitive compensation on older ages
- 7 Free partial withdrawals<sup>2</sup>
- 8 Annualization after two years based on account value
- 9 Waiver of Surrender Charge rider<sup>3</sup>
- 10 0.10% (10 basis points) interest bonus for AccountMax SPDA contracts above \$100,000



# BERMUDA

THE FAIRMONT SOUTHAMPTON

NATIONAL PRODUCER CONFERENCE | JULY 22–25, 2027  
PRESIDENT'S LEADERSHIP FORUM | JULY 25–28, 2027

CL 150.82 (12/25)

## NATIONAL PRODUCER CONFERENCE

JULY 22–25, 2027



When you qualify for and attend our 2027 National Producer Conference, you and your immediate family will enjoy four days, and three nights filled with sunshine-soaked luxuries and island charm. In addition to world-class amenities and island beauty, you'll hear from several members

of Columbus Life's leadership team, learn about business-building strategies from your peers and enjoy top-notch recognition of the sales success achieved throughout 2026.

## PRESIDENT'S LEADERSHIP FORUM

JULY 25–28, 2027



As a 2027 President's Leadership Forum attendee, you and your spouse/guest will indulge in four days and three nights of island elegance. During this exclusive event, you will have the ability to engage directly with Columbus Life's senior leadership and top producers regarding industry

developments, corporate strategy and products/solutions—all while building long-lasting business relationships. Think of it as the "inside scoop" inside paradise.

## PRODUCTION THRESHOLDS AND INVITATION GUIDELINES

NATIONAL PRODUCER CONFERENCE	
<b>Tier 1: \$100,000</b>	
<i>Producer Only</i>	Accommodations Only
<i>First-Time Producer and Guest</i>	Accommodations and Transportation
<b>Tier 2: \$120,000</b>	
<i>Producer Only</i>	Accommodations and Transportation
<b>Tier 3: \$140,000</b>	
<i>Producer and Guest</i>	Accommodations and Transportation
<b>Tier 4: \$300,000</b>	
<i>Producer and Guest</i>	Accommodations and Transportation, Plus a Bonus Night's Stay
<b>Tier 5: \$400,000</b>	
<i>Office Head and Guest</i>	Accommodations and Transportation, Plus a Bonus Night's Stay
PRESIDENT'S LEADERSHIP FORUM	
<b>Producer Tier: \$450,000</b>	
<i>Producer and Guest</i>	Accommodations and Transportation
<b>Agency Tier: \$900,000</b>	
<i>Office Head and Guest</i>	Accommodations and Transportation

### LIFE PREMIUM

Counts as 100% of Annualized First Year Target Life Premium. Excess Life Premium Credit counts as 10% of premium payments in excess of target toward Production Thresholds.

### ANNUITY PREMIUM

Counts as 10% of new annuity sales deposits toward Production Thresholds. 10% of annuity sales deposits on producer's own life or that of their family members will be included in the \$5,000 life premium limit listed below.

### MINIMUM LIVES

Five or more paid lives are required. A "life" is an issued and paid-for individual life or individual annuity case underwritten by Columbus Life.

### PERSONAL PRODUCTION

Maximum total of \$5,000 in paid premium credits, including excess premium and annuity credits, on producer's own life or that of their family members will count toward conference qualification. Maximum of two lives, both for life and annuities, written on a producer or their family will count toward conference qualification.

### PERSISTENCY

90% or better "rolling" first-year combined persistency for individual life as shown on the December 31, 2026, report covering the last 12 months of fully exposed business.

### ELIGIBILITY PERIOD

January 1, 2026, to December 31, 2026.

# Why Columbus Life?

- Exceptional financial strength
- Competitive and straightforward products
- Compensation and recognition built for your agency

# Added Value Propositions

- Convertible Term with Living Benefits
- Table Shave on GUL and IUL – Table C to standard
- PDA - 5.25%
- Retirement Services available – Cash Balance Plans and Profit Sharing
- Premium Financing
- Defined Living Benefits
- IUL NOW express underwriting/No para-medical exams no APS, issued within a week