



Competitive Spotlight

Apart from the Crowd Distinctly Crafted for Maximum Growth Potential

Carriers often claim that they offer Indexed Universal Life (IUL) products that are the best in the industry or one of a kind. But are they?

In addition to the Death Benefit the product provides, the S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread within Columbus Life's Indexed Explorer *Plus*® provides clients uncapped index returns with full market participation and the ability to earn interest credits from the first dollar — helping to make it truly stand out from the crowd! Columbus Life has innovatively structured this indexed account to help provide clients with what might be the greatest potential to grow their cash value.

Clients could quickly see the benefits of this account as the interest crediting begins at dollar one and grows to the threshold. In addition, the uncapped feature of this account provides clients with upside growth potential that is limitless above the spread.

With a 100 percent participation rate and gains from the first dollar, it is unlike any other uncapped Annual Point-to-Point indexed account in the industry.

The cash value that can be provided by the upside growth potential can be accessed through loans and withdrawals. Keep in mind that cash values may take years to accumulate, unless a large premium is paid up front. In doing so, clients should understand this can generate an income tax liability, reduce the Account Value and the Death Benefit, or cause the policy to lapse.

107 IUL Products

46 Offer Annual
Point-to-Point Strategies
with 100% Participation

15 Are Uncapped

1 Has Gains
from the
First Dollar¹

Account Options

Indexed Explorer *Plus*® has four account options, two of them utilizing the Annual Point-to-Point crediting method. As of 2021, there are a total of 107 IUL products in the industry. Of those 107 product offerings, only 46 companies offer IULs with S&P 500 Annual Point-to-Point strategies with 100 percent participation. In addition, only 15 of those 46 companies offer all of this on an uncapped account.

In the end, there is only one carrier with a distinctly crafted indexed account option that can give clients all of the aforementioned benefits and do it with gains from the first dollar — Columbus Life.

To find out more, contact your Regional Vice President or the Sales Desk today at 1.800.677.9696, Option 4, or clsalesdesk@columbuslife.com.

¹ Because this indexed account includes a spread, the client would receive index interest credits from the first dollar, up to a defined Threshold Rate, and then a defined Index Spread Rate, is applied. There are no index interest credits earned by the client within the Spread. The Threshold Rate and Index Spread Rate are set in advance.

Source (as of 10/28/2021) Wink's LifeSpecs analysis tool, winkintel.com.

Competitive Spotlight

An 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. Indexed returns do not guarantee that the policy will stay in force. Your clients must understand that loan risk means loans may 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.

Loans will accrue interest. Loans and withdrawals may be subject to additional charges and fees.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Columbus Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Columbus Life. Columbus Life's Indexed Explorer Plus is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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. Guarantees are based on the claims-paying ability of the insurer. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a MEC. Withdrawals may be subject to charges. Neither Columbus Life nor its agents offer tax advice. Please advise your customer to contact their tax or legal advisor regarding their situation.

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Flexible Premium Adjustable Life Policy with Indexed Options ICC17 CL 88 1708. Product and rider provisions, availability, definitions and benefits may vary by state.

© 2020, 2021 Columbus Life Insurance Company. All rights reserved.



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group