



Columbus Life
Insurance Company

A member of Western & Southern Financial Group

Life Solutions

The Value of Our Indexed Account with Spread

As you decide where to allocate your indexed universal life (IUL) insurance policy's premium, you may ask yourself, "Which account has the potential to offer me the most income during retirement?" At Columbus Life, we have an option that can help.

In addition to the Death Benefit, Our enhanced Indexed Explorer *Plus*® now offers greater accumulation potential with the introduction of our new S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread.

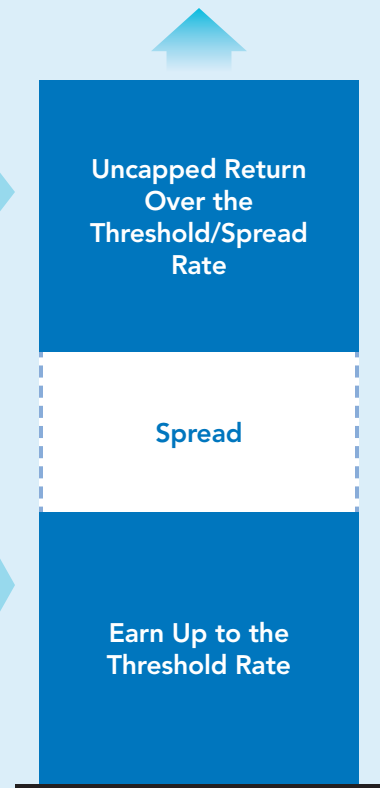
This indexed account is unlike any other in the industry in that it can give you uncapped index returns with full market participation, plus the ability to earn interest credits from first dollar — making it truly stand out in a crowd.

Uncapped Returns

With no cap on this account, the indexed interest credits earned may be quite high, depending on how the S&P 500 performs. This feature can provide you with upside growth potential that is limitless above the spread. With so many different types of indexed accounts in the industry, why not choose one that allows you to make the most out of your return!

Gains from First Dollar

Other companies in the industry that offer uncapped indexed accounts have a spread (no indexed interest credits earned), which they place at dollar one. Columbus Life places the spread after the Index Threshold, allowing you to earn index interest credits from the first dollar. This is valuable because if the S&P 500 does not perform as favorably as you would hope, you can continue to earn a return up to the Index Threshold. Under this same scenario, other insurance companies would keep the indexed interest credits your policy has earned as part of their spread from dollar one.

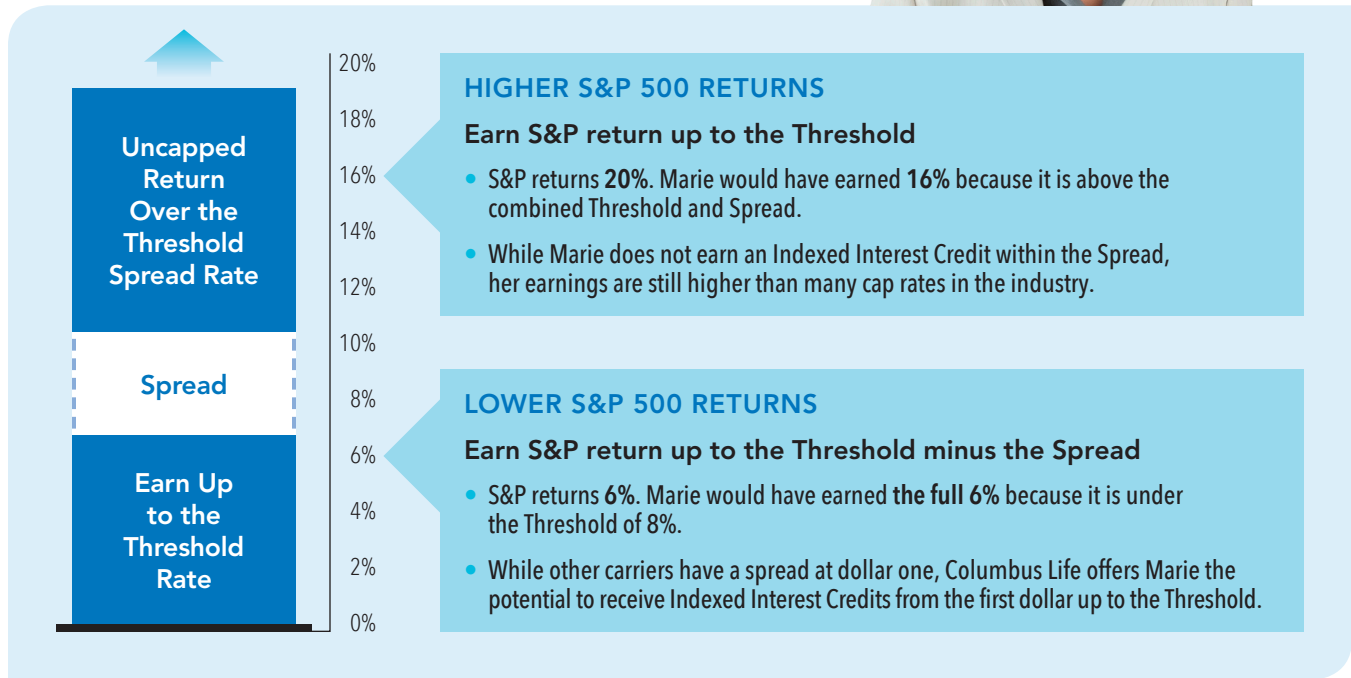


See reverse side for how Marie could benefit from high and low returns 

Case Study: Marie

Now let's take a look at how this account works for Marie. She purchased an Indexed Explorer *Plus* policy five years ago and has recently allocated 100% of her premium into the S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread.

For this example, we will assume that the Threshold Rate is 8.00% and the Index Spread Rate is 4.00%.



IUL is a UL 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.

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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 is licensed in the District of Columbia and all states except New York.

Indexed Explorer *Plus* Flexible Premium Universal Life Policy (Indexed Explorer *Plus* Flexible Premium Adjustable Life Policy in PA and VA; Equity Indexed Explorer *Plus* Flexible Premium Universal Life Policy in NJ) and some riders may not be available in all states. Policy series CL 88 0707.

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