



Columbus Life
Insurance Company

A member of Western & Southern Financial Group

Life Solutions

A Powerful Combination: Living Benefits + Indexed Explorer *Plus*®

Life rarely goes according to plan, so it's important to have arrangements in place that will allow you to make mid-course adjustments to your saving strategies if need be. Choosing a flexible solution that can grow and adjust with both your needs and risk tolerance can help you protect your financial stability should the unexpected occur.

At Columbus Life, the powerful combination of our indexed universal life (IUL) product, Indexed Explorer *Plus*, and the valued benefits of our Life *Plus* Accelerated Death Benefit Rider® could be the key to helping you achieve balance within your finances.

First, our flexible IUL policy allows you to take cash value distributions through policy loans or withdrawals¹ to provide you with a tax-free supplemental income.

Second, if you pass prematurely and do not have the chance to utilize the Life *Plus* rider as you may have planned, your policy will still provide an income tax-free death benefit¹ to your beneficiaries.

These are just two of the many combined benefits that this powerful combination can provide as a multi-purpose planning tool . . . helping you and your family prepare for future needs.

	INDEXED EXPLORER <i>Plus</i> ® UNIVERSAL LIFE	LIFE <i>Plus</i> ACCELERATED DEATH BENEFIT RIDER®
Combined Benefits	<ul style="list-style-type: none"> • Maximum Growth Potential Through Indexed Interest Crediting • Variety of Capped and Uncapped Account Options to Meet Your Risk Tolerance • Downside Protection with Minimum Interest Rate Guarantees • Tax-Free Supplemental Income • Access to Cash Value Through Policy Loans and Withdrawals • Income Tax-Free Death Benefit¹ 	<ul style="list-style-type: none"> • Early Access to a Portion of Your Death Benefit² • Multiple Triggers: Terminal Illness, Chronic Illness or a Rider-Specified Medical Condition (Critical Illness in CA; Specified Medical Condition not available in CA)³ • Choice of Payout Options³ • Residual Death Benefit Protection⁴

Flip to the back for an example of this powerful combination's growth potential 

1 Policy Death Benefit will remain income tax-free if policy does not become a Modified Endowment Contract.

2 Loans will accrue interest. Loans and Withdrawals may be subject to additional charges and fees. Loans and withdrawals will reduce the Death Benefit and Cash Surrender Value and may cause the policy to lapse. Lapse or surrender of a policy with an outstanding loan may result in taxable income. Sufficient premium and account value is necessary to cover insurance costs. Index returns do not guarantee that the policy will stay in force.

3 Product and rider provisions, availability, definitions and benefits may vary by state.

4 Policy's Death Benefit must be greater than \$75,000 at the time of the first advance of the last qualifying event. 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.



Crafted for Maximum Growth Potential

Let's compare the accelerated death benefit advance on a traditional universal life product — like Columbus Life's Voyager® universal life policy — to the advance on Columbus Life's Indexed Explorer Plus. Henry purchased a policy when he was 50 years old, and paid a \$5,000 annual premium until the age of 65. At the age of 66, Henry is diagnosed with multiple sclerosis and becomes eligible to receive a chronic illness advance from his policy.

Policy Advances	Chronic Illness Lump Sum	Chronic Illness Periodic Payments*
VOYAGER®	\$115,104	\$95,717
INDEXED EXPLORER Plus®	\$135,928	\$98,039

* Values are to be divided by the numbers of years to receive advance.

For some, purchasing a traditional UL is the right option for them — especially when guarantees are the top priority. However, others like Henry may prefer the higher cash accumulation potential within Indexed Explorer Plus, which may provide a higher accelerated death benefit advance should the need arise.

The combination of Columbus Life's Indexed Explorer Plus and the Life Plus Accelerated Death Benefit Rider can create a flexible planning solution you can leverage to help prepare for both the best and the worst of what the future may bring. With one product, you can have access to valuable death benefit protection, the opportunity for cash value accumulation through indexed interest crediting and access to living benefits.

The above example illustrates the lump sum accelerated death benefit a client would receive at a given age on an Indexed Explorer Plus vs. a Voyager UL®. The client is a Preferred Non Tobacco 50-year-old male, state of OH, \$200,000 dollar policy, paying a premium of \$5,000 per year until age 65.

An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. The proceeds from the policy are not intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)).

Proceeds provided by the policy in the form of an accelerated death benefit provided by the policy will be paid when the insured has become chronically ill or otherwise eligible for benefits from a qualified event.

An Accelerated Death Benefit Rider is not Long-Term Care Insurance. An Accelerated Death Benefit Rider is attached to a life insurance policy and provides an advance on the death benefit if the policy holder meets specific qualifying events outlined by the insurance company. Long-Term Care insurance is a standalone health insurance policy that is designed to pay for the cost of long-term care services.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

Voyager Flexible Premium Adjustable Life Policy, 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 ICC10 CL 87 1006, CL 87 1006, CL 88 0707 and riders CLR-137 1208, CLR-143 1208, CLR-179 1208, and CLR-202 1409.

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