

Inside COLUMBUS LIFE

Introducing Our NEW Enhanced Cash Value Rider

Effective 06/28/2021

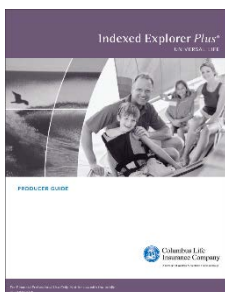
Columbus Life is pleased to announce the addition of a new Enhanced Cash Value (ECV) Rider, to three products within its competitive product portfolio — Indexed Explorer Plus®, Expedition SIUL™ and Explorer Plus®. This rider enhances the Cash Surrender Values in earlier policy years by eliminating the surrender charge on the base layer of coverage. This may be particularly useful in the following areas:

- **Personal planning** including accumulation, wealth transfer or legacy designs where the owner desires to maintain higher liquidity and access to cash values.
- **Business strategies** that seek to minimize the balance sheet impact when repositioning corporate cash reserves.
- **When additional flexibility is desired**, the ECV Rider may be paired with the Supplemental Coverage Rider (SCR) to further enhance early surrender values.

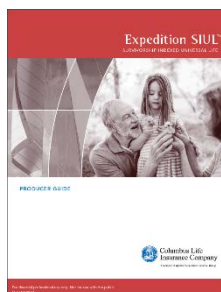
Key Features and Benefits

- Enhances the Cash Surrender Values in earlier policy years by eliminating the surrender charge on the base layer of coverage.
- Can be added only at policy issue.
- No reduction in target premium when this rider is added.
- Rider charges will apply during the first ten policy years. Due to the rider charges, cash values in later years may be less than under a policy without this rider attached.
- Rather than spreading the commissions over five years, the entire commission is paid up front with this rider. If the policy surrenders in the first five years, a chargeback to the agent will be applied on a declining scale over five years.

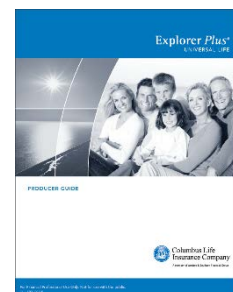
Ready to Learn More?



Indexed Explorer Plus®
[Specifications Sheet](#)
[Producer Guide](#)



Expedition SIUL™
[Specifications Sheet](#)
[Producer Guide](#)



Explorer Plus®
[Specifications Sheet](#)
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For even more details about our new ECV Rider, click on the links above or contact your Regional Vice President, or our Sales Desk at 800.677.9696, Option 4 or email clsalesdesk@columbuslife.com.

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IUL and SIUL are UL policies. They have 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. Your clients must understand that loan risk means loans may well 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.

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York. Payment of the benefits of Columbus Life Insurance Company products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a MEC. Neither Columbus Life nor its agents offer tax advice. Please advise your customer to contact their tax or legal advisor regarding their situation. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest.

Flexible Premium Adjustable Life Policy with Indexed Options ICC17 CL 88 1708; Flexible Premium Survivorship Adjustable Life Insurance Policy With Indexed-Linked Interest Options Policy series ICC19 CL 92 1908; Flexible Premium Universal Life Insurance Policy series ICC19 CL 85 1901; Enhanced Cash Value Rider series ICC21 CLR-210 2102; Supplemental Coverage Rider series ICC19 CLR-176 1901. Product and rider provisions, availability, definitions, and benefits may vary by state. Check the approved state variation.

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.

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