



Company Ratings

Outstanding Financial Strength

As a Life Insurance Company, our financial strength is a valuable indicator of our dependability — both today and tomorrow. Like every other insurer, our financial strength is rigorously examined and evaluated by independent rating agencies.

Columbus Life clients can be certain that our quality life insurance and annuity products will help in planning and protecting their futures.

A+
SUPERIOR

A.M. Best

for superior ability to meet ongoing insurance obligations (second highest of 16 ratings; rating held since June 2009)

AA
VERY
STRONG

Standard & Poor's

for very strong financial security characteristics (third highest of 21 ratings; rating held since July 2013)

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)

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.

The ratings published in this document are accurate as of the publication date (located on the bottom left) and are subject to change. Ratings do not apply to any product or its performance. These ratings are determined by independent insurance-rating firms. For the latest rating information on Columbus Life, please call 1-800-677-9696, Option 4.

Columbus Life Insurance Company is licensed in the District of Columbia and all states except New York.



Columbus Life
Insurance Company

A member of Western & Southern Financial Group

Competitive Spotlight

How strong is your annuity carrier?

Why does financial strength matter in an annuity provider? Features and interest rates are important, but at the very heart of a deferred fixed annuity is a commitment.

A commitment that the assets entrusted to the insurance company will be kept safe and invested prudently.

A commitment that the insurance company will be there in the future to fulfill its part of the contract; to provide an income stream the policyholder can't outlive. And, until the income stream starts, that a reasonable and competitive interest rate will be paid. These commitments are backed solely by the financial strength of the life insurance company issuing the annuity.

This strength was recently put to the test by "the Great Recession." Despite the many hardships it created, the recession gave us a unique opportunity to see how capable each company was of enduring a challenging economic period. Some companies thrived while others saw their ratings erode.

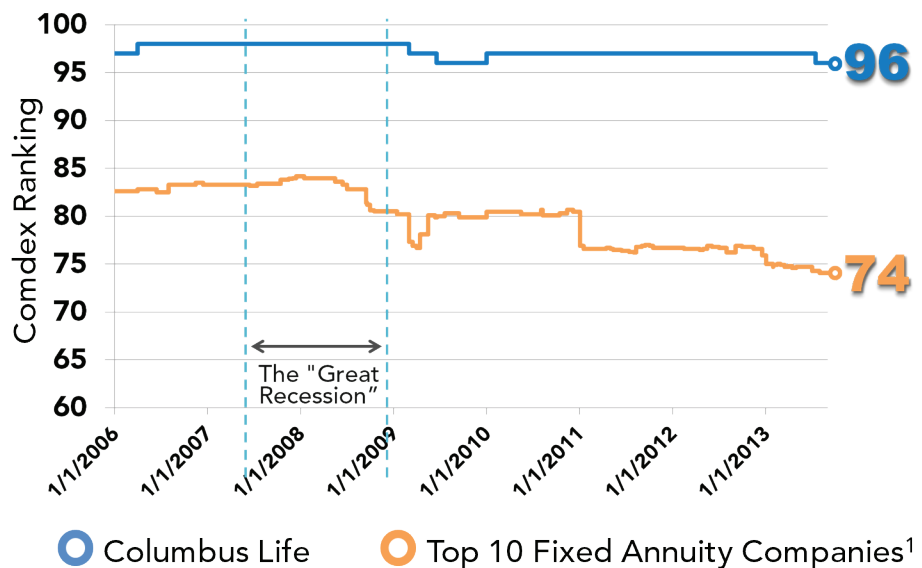
We can't predict the future, but it's likely that we have not seen the last economic downturn. Looking at a company's track record through its financial ratings may help you determine which companies are best positioned to endure.

It's as simple as this: When helping your clients choose an annuity, remember that a commitment is only as strong as the company that backs it.

Compare the Comdex

Columbus Life's Comdex Ranking reflects our dependable strength.

See how we've compared to the average Comdex Ranking of the top ten annuity companies for independent producers.¹



¹ As reported by LIMRA in the U.S. Individual Annuities Sales Survey, 2nd Quarter 2013. Not included: New York Life, which operates with a career agency system.

Competitive Spotlight

Comdex Rankings: Then and Now

What a difference seven years can make. Compare the Comdex Ranking in the chart at right of the top fixed annuity carriers for independent producers before and after the last recession. Columbus Life remained strong, and holds the highest Comdex Ranking of all these carriers — then and now.

¹ As reported by LIMRA in the U.S. Individual Annuities Sales Survey, 2nd Quarter 2013. Not included: New York Life, which operates with a career agency system.

Carrier	Then 1/1/2006	Now 9/1/2013
Columbus Life	97	96
Top 10 Fixed Annuity Companies for Independent Producers ¹		
1. Security Benefit Life	97	47
2. Allianz Life of North America	81	86
3. American Equity Investment Life	59	61
4. AIG Companies	97	83
5. Great American Insurance Group	74	83
6. Jackson National Life	89	94
7. EquiTrust Life	81	45
8. Midland National Life	91	92
9. Pacific Life	89	89
10. AVIVA USA	77	61

Outstanding Financial Strength

Columbus Life's current ratings help demonstrate our rock-solid dependability.

A+

**SUPERIOR
A.M. Best**

AA

**VERY STRONG
Standard &
Poor's**

AA

**VERY STRONG
Fitch**

Aa3

**EXCELLENT
Moody's**

96 of 100

**Comdex
Ranking**

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The ratings are current as of September 1, 2013, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scales.

Annuity 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 products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio.

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