



Columbus Life  
Insurance Company

A member of Western & Southern Financial Group

# Competitive Spotlight

## Looking for rock-solid consistency, affordable premiums and lifetime guarantees?

### Voyager Universal Life® vs. Core Competitors No-Lapse Guarantee UL Products

\$1,000,000 Face • Male, 65, Standard Class  
Solve for Lifetime No-Lapse Guarantee Paid to Age 100

Carrier	Annual NLG Premium		Change 2008-15
	1/1/2008	3/1/2015	
<b>Columbus Life Voyager UL</b>	<b>\$25,860</b>	<b>\$26,143</b>	<b>+1.1%</b>
Protective Life	\$26,151	\$26,886	+2.8%
Prudential	\$25,576	\$27,017	+5.6%
American General	\$26,332	\$29,396	+11.6%
Pacific Life	\$25,040	\$28,362	+13.3%
John Hancock	\$29,448	\$37,315	+26.7%
Transamerica	\$26,161	not offered	N/A
Genworth	\$26,113	not offered	N/A
MetLife	\$26,160	not offered	N/A
ING	\$26,865	not offered	N/A
Ohio National	\$25,320	not offered	N/A
Axa-Equitable	\$25,497	not offered	N/A

**1.1%**  
CHANGE  
IN 7 YEARS

**0.0%**  
CHANGE  
IN 6 YEARS

### Legacy G SUL vs. Core Competitors No-Lapse Guarantee UL Products

\$1,000,000 Face • Male 70/Female 70, Standard Class  
Solve for Lifetime No-Lapse Guarantee Paid to Age 100

Carrier	Annual NLG Premium		Change 2009-15
	1/1/2009	3/1/2015	
<b>Columbus Life Legacy G SUL</b>	<b>\$18,951</b>	<b>\$18,951</b>	<b>+0.0%</b>
Lincoln National	\$17,980	\$18,771	+4.4%
Protective Life	\$18,382	\$26,087	+41.9%
John Hancock	\$21,685	not offered	N/A
Transamerica	\$18,373	not offered	N/A

While other companies in the industry let their prices rise or pull products from their lineup, Columbus Life has the stability your clients want. Our Voyager UL and Legacy G SUL feature lifetime no-lapse guarantees—a real bonus in today's uncertain economic times—and the price has fluctuated barely one percent since 2008. See how our affordable products can meet your clients' needs and exceed your expectations.

Find out more about our competitive products.

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Voyager Flexible Premium Adjustable Life Policy, Legacy G Survivorship Universal Life, and some riders may not be available in all states. Policy series ICC10 CL 87 1006, CL 87 1006, CL 90 0806, and CL 90 0806 ID. Columbus Life Insurance Company, Cincinnati, Ohio, operates in DC and all states except NY. Benefits vary by state. Check the approved state variation. Competitor information is obtained from sources believed to be reliable; including other carriers' illustration software, but its accuracy or completeness is not guaranteed. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Premium rates and underwriting classes may vary by company.