



## What could the value of Living Benefits on Nautical Term be for you?

### ■ Terminal Illness



**Michelle** purchased a 20 year \$400,000 Nautical Term policy at age 52. At age 60, she is diagnosed with a terminal cancer and is given nine months to live.

#### ■ The value of Life Plus:

Though more was available to advance, Michelle decides to access \$80,000 of her death benefit to travel and spend her remaining time with family both home and abroad.

### ■ Chronic Illness



**John** purchased a 30 year \$1,000,000 Nautical Term policy at age 50. After suffering a severe stroke at age 65, he is no longer able to perform at least two of the six Activities of Daily Living (ADLs).

■ **The value of Life Plus:** John chooses to advance \$250,000 of his death benefit so that his wife, Sarah, can care for him at home and still meet their financial obligations.

### ■ Specified Medical Conditions



**Dennis**, now age 75, purchased a 30 year \$500,000 Nautical Term when he was 50. He suffers a heart attack and requires surgery. Dennis and his wife, Laurie, need help covering the unexpected out-of-pocket expenses.

■ **The value of Life Plus:** Dennis elects to take a \$25,000 acceleration to help cover his insurance co-pays and the cost of his expensive prescription medications.

In each of these examples, the advance will continue to accrue interest until the insured's death and will reduce the death benefit accordingly. These examples are for illustrative purposes only and may not include all

potential charges and fees. Additional details about these case studies are available in the Life Plus Accelerated Death Benefit Rider for Nautical Term client brochure, available through your financial professional.

1. Certain medical histories may prevent qualification for the LifePlus Accelerated Death Benefit Rider.
2. This rider is added at no additional premium; however, we may charge a fee of up to \$150.00 for an advance payment. An advance is treated as a lien secured by the death benefit of the policy, and will bear an annual interest rate, subject to state guidelines. In most states, the interest rate is 8% (7.4% in advance). The lien may be increased if necessary to keep this policy in effect.
3. In most states, there is a two-year waiting period for all chronic illness claims so that no benefit is paid prior to the second policy anniversary.

Life Plus Accelerated Death Benefit Rider® Series CLR-201 1208 is available on Nautical Term Renewable and Convertible Term Life Policy Series CL 83 0405 and CL 83-U 0405. Contact your financial professional for details on how Nautical Term and the Life Plus rider's availability, provisions and benefits may vary in your state. The accelerated death benefit under this rider will be made available to you on a voluntary basis only. It is possible that all or part of an advance may be considered taxable by the Internal Revenue Service. You should consult your attorney, accountant or other tax advisor before requesting an advance under this rider.

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