



More to Distribute. More to Support It. More to Leave.

Expedition SIUL™ pairs a leading illustrated distribution story with strong supporting value.

Death Benefit Support

\$1,385,832

Illustrated death benefit at age 70 Highest in the displayed comparison

Cash Value Support

\$845,355

Illustrated cash surrender value at age 70 Highest in the displayed comparison

Competitive Cash Flow

\$85,884

Maximum illustrated annual distribution \$3,616 more per year than next shown

The Performance Story Is Broader Than Distribution

Columbus Life leads the displayed comparison in maximum illustrated annual distribution, CSV at age 70 and years 5, 10 and 20, and DB at age 70. The \$3,616 annual edge over the next product shown equals \$72,320 across 20 illustrated years.

The Displayed Case

PRODUCT	MAX DIST	CSV A70	CSV Y20	DB A70
Columbus Life – Expedition SIUL 2025	\$85,884	\$845,355	\$696,860	\$1,385,832
National Life Group – SurvivorLife	\$82,268	\$811,882	\$654,725	\$1,355,781
Penn Mutual – Survivorship Index Universal Life	\$73,284	\$790,166	\$657,144	\$1,334,958
John Hancock – Accumulation SIUL 25	\$70,309	\$785,549	\$667,589	\$1,322,849
Lincoln Financial – WealthPreserve 2 SIUL	\$58,800	\$745,795	\$637,705	\$1,218,512

Also worth knowing — Two underwriting flexibilities that may help keep a survivorship case in play.

Table Shave Program — Age 70 or under | Up to \$1 million | Table B or C may receive Standard.

Additional Survivorship Flexibility — One uninsurable life may be considered when life expectancy is 12+ months and the other insured is Table H or better.

On balance, Expedition SIUL delivers more of what matters.

Leading illustrated cash flow. Strong supporting value. Underwriting flexibility when it matters.

Run the performance case. Ask about the underwriting.
800.677.9696, Option 4 | CLSalesDesk@ColumbusLife.com

Hypothetical illustration assumptions: Male/Female, age 55, Preferred/Preferred, pay to retirement, \$35,000 fixed annual premium to age 70, minimum non-MEC death benefit, default allocation, maximum illustration rate, increasing death benefit switching to level when premiums end. 20 years of distributions beginning at age 71, participating loans with maximum 0.5% spread, targeting \$10,000 cash surrender value at age 100, monthly distributions where available. These insurance carriers represent a sample of Columbus life's core competitors. Competitor information is based on publicly available sources believed to be reliable and is provided for informational purposes only. The information presented does not constitute an offer or recommendation of any insurance product. Product features, pricing, benefits and ratings are subject to change, and consumers should independently evaluate their options.

Comparison Note — *This is not a complete product comparison. Rankings, illustrated values, product features, underwriting programs and carrier information can change. Review each carrier's complete illustration, guarantees, charges, limitations, underwriting requirements, product availability and client suitability before making a recommendation.*

Columbus Life Insurance Company, Cincinnati, Ohio, is licensed in the District of Columbia and all states except New York and is a member of Western & Southern Financial Group, Inc.

Payment of the benefits of Columbus Life Insurance Company life insurance products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims-paying ability of the insurer.

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.

Expedition SIUL Flexible Premium Survivorship Universal Life Insurance with Indexed Account Options and some riders may not be available in all states. Flexible Premium Survivorship Adjustable Life Insurance Policy With Indexed-Linked Interest Options Policy series ICC19 CL 92 1908. Product and rider provisions, availability, definitions, and benefits may vary by state. Check the approved state variation.

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

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**Columbus Life
Insurance Company**

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