

# Inside COLUMBUS LIFE

## Exciting Product Changes

*Launching on July 15, 2023*

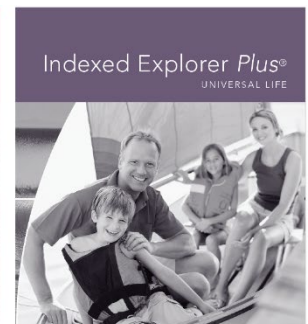
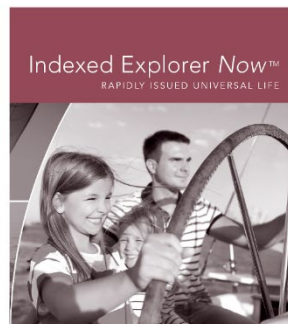
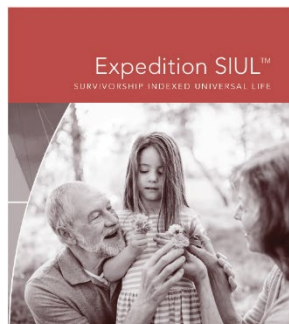
*Great News! Effective July 15, 2023 Columbus Life will launch exciting new product changes to diversify your client's indexed universal life allocations.*

We're partnering with J.P. Morgan to bring you the **J.P. Morgan Balanced Growth<sup>SM</sup> Index**, a **NEW proprietary index** available in our Indexed Explorer *Plus*<sup>®</sup>, Indexed Explorer *Now*<sup>™</sup> and Expedition SIUL<sup>™</sup> indexed universal life products. The new J.P. Morgan Balanced Growth<sup>SM</sup> Index is available for product applications signed and dated on or after July 15, 2023.

The J.P. Morgan Balanced Growth<sup>SM</sup> Index is a volatility-targeted index. It rebalances daily between equity and bond securities selected for their consistent historical performance.

Effective July 15, 2023, any outstanding illustrations that have not been submitted with a signed application dated before July 15, 2023 will be VOID and must be regenerated for any subsequent applications.

**More Exciting News!** As of July 15, 2023 Indexed Explorer *Now* will be available for sale in California and Washington! Applications must be dated on or after July 15, 2023 to be accepted.



### State Availability

**The J.P. Morgan Balanced Growth<sup>SM</sup> Index will be available on products in the following states:**

- Indexed Explorer *Now*: All states and DC (NY excluded)
- Indexed Explorer *Plus*: All states (DC, NY and WA excluded)
- Expedition SIUL: All states (NY and WA excluded)

**Contact the Sales Desk today to learn more!**

**800.677.9696 option 4**

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Index returns do not guarantee that the policy will stay in force. IUL/SIUL is a universal life policy. It has 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. Additional Index Accounts may be added or existing Index Accounts may be eliminated for new allocations. Product and rider provisions, availability, definitions, and benefits may vary by state. Check the approved state variation. Flexible Premium Survivorship Adjustable Life Insurance Policy With Indexed-Linked Interest Options Policy series ICC19 CL 92 1908; Flexible Premium Adjustable Life Policy with Indexed Options Policy series ICC21 CL 94 2103 and ICC17 CL 88 1708 issued by Columbus Life Insurance Company, Cincinnati, OH.

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

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