



# Indexed Explorer Now™ vs. Indexed Explorer Plus®

Columbus Life offers two indexed universal life products to provide your clients the best fit for their desired coverage and lifestyle. Both policies are backed by the exemplary financial strength and history of Columbus Life, but each offers its own features to fit individual client needs.



## Indexed Explorer Now

is built for speed and ease.

- › **FAST** underwriting with no paramedical exam
- › **EASY** application process
- › **QUICK** commissions paid

VS.



## Indexed Explorer Plus

is designed for larger cases and the benefits of full underwriting.

- › **LARGER** face amount limits
- › **PREFERRED** underwriting classes
- › **MORE** rider options

Clients are a good fit for Indexed Explorer Plus, if they are looking for larger policies with the highest rating class they can earn and are not opposed to a paramedical exam.

## Who is a good candidate for the rapid issue underwriting of Indexed Explorer Now?

**Your client is a good fit, if these facts apply:**

- › Not a resident of California or Washington.
- › Between the ages of 18-60.
- › Applying for a face amount between \$25,000 and \$1,000,000.<sup>1</sup>
- › Within recommended weight limits.
- › Gainfully employed.
- › Has not filed for bankruptcy in the past five years.
- › Has a clear motor vehicle report.
- › Has not received a felony criminal conviction in the past 10 years, has no pending criminal charges, and is not on probation or parole.
- › Has not used illegal drugs within the past 10 years.

To learn more about  
Indexed Explorer Now or  
Indexed Explorer Plus,  
call the Sales Desk at  
800.677.9696, option 4.

<sup>1</sup> Ages 18-50, or ages 51-60 with max face amount \$250,000

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**Has not been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for the following:<sup>2</sup>**

- › Diabetes requiring insulin
- › Cancer (excluding superficial non-melanoma skin cancer)
- › Heart disease or disorder
- › Hepatitis C
- › Disorder of the brain or nervous system
- › Dementia or cognitive impairment
- › Chronic lung disease, such as emphysema or chronic obstructive pulmonary disease (COPD)
- › Stroke or any other cerebrovascular impairment
- › Cirrhosis
- › Disorder of the immune system
- › Pancreatic disease or disorder

**Clients who do not meet the eligibility for Indexed Explorer Now's underwriting may be encouraged to pursue coverage with Indexed Explorer *Plus* and undergo full underwriting.**

<sup>2</sup> These are the more common conditions that are ineligible for Indexed Explorer *Now* but are not an exhaustive list. Additional health factors may preclude coverage.

IUL is a UL 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. Your clients must understand that loan risk means loans may well not be zero cost. Such loan risk and interest costs will reduce account value and will contribute to a risk of policy lapse if account value becomes insufficient to cover charges.

Columbus Life Insurance Company's products are backed by the full financial strength of Columbus Life Insurance Company. 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. Withdrawals may be subject to charges. Neither Columbus Life, nor its agents, offer tax advice. Clients are advised to consult their attorney or tax advisor. For specific tax information, consult your attorney or tax advisor. The information provided is for educational purposes only. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest.

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

Flexible Premium Adjustable Life Policy with Indexed Options Policy series ICC21 CL 94 2103 and Flexible Premium Universal Life Insurance Policy with Indexed Options Policy series ICC17 CL 88 1708 issued by Columbus Life Insurance Company. Product and rider provisions, availability, definitions, and benefits may vary by state.

**Life insurance 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.**

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Insurance Company**

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