



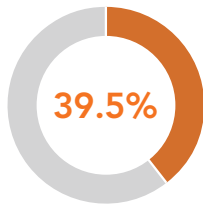
The Living Benefits of Life Insurance

Columbus Life's Accelerated Death Benefit Plus Rider offers coverage for Specified Medical Conditions, Chronic Illness, and Terminal Illness.

But How Common Are These Diagnoses?

The Reality:

The lifetime probability of becoming disabled in at least two activities of daily living or of being cognitively impaired for those aged 65 and older is nearly **70%** or **7 in 10!**



An estimated **39.5%** of both men and women will be diagnosed with cancer at some point during their lifetimes.



Each year about **805,000** people in the United States have a heart attack. **605,000** of these will be their first.

The Cost:

Medicare only pays for long-term care if you require skilled services or rehabilitation care, and usually for a limited time. Medicare does not pay for non-skilled assistance with Activities of Daily Living, which make up the majority of long-term care services, putting the burden of cost on you or your loved ones.³

The average cost per patient for cancer care (all sites) in the US 2007-2013 in 2020 dollars was:



\$43,516.10
Initial Care



\$5,517.60
Continuing Care



\$109,727.30
Last Year of Life

Columbus Life's Accelerated Death Benefit Plus Rider:

- Available for **no additional cost**
- Benefits are **paid upon qualifying claim**, not reimbursement like many Long Term Care policies.
- Benefits can be spent on **ANY expense**, medical or otherwise
- **No underwriting** at the time of the claim

1 <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

2 <https://www.cancer.gov/about-cancer/understanding/statistics>

3 <https://acl.gov/ltc/basic-needs/who-will-provide-your-care>

4 https://progressreport.cancer.gov/after/economic_burden#field_most_recent_estimates

Not available for use in California. Living benefits are accessed through an advance of the policy's death benefit, provided the insured meets eligibility requirements under the applicable rider. An advance is treated as alien against the policy and will reduce the Death Benefit payable if not repaid. The advance will accrue interest each year. The lien may be increased if necessary to keep your policy in effect. We may charge a fee of up to \$250.00 for an advance payment. The accelerated death benefit will terminate with the policy. Life insurance proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). There may be tax consequences in some situations in accepting an accelerated benefit payment amount. Consult your tax advisor before taking an advance. An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit (such as the Accelerated Death Benefit Plus Rider) and long-term care insurance provide very different kinds of benefits. Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. Contact a personal tax advisor for assistance. The accelerated Death Benefit under this rider will be made available on a voluntary basis only. Flexible Premium Universal Life Insurance Policy series ICC10 CL 87 1006, ICC19 CL 85 1901, Flexible Premium Adjustable Life Policy with Indexed Options series ICC17 CL 88 1708, Accelerated Death Benefit Rider series CLR-202 1409, CLR-143 1208 and CLR-137 1208. Product and rider provisions, availability, definitions and benefits may vary by state. Consult your financial professional for information about your state.

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 products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio. Columbus Life Insurance Company is licensed in the District of Columbia and all states except New York.

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