

# Columbus Life Insurance Company



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## FOR IMMEDIATE RELEASE

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## Mainsail UL 2006 Offers Competitive Design

### *Columbus Life Insurance Company updates Mainsail UL 2006 for affluent clients and expands distribution.*

CINCINNATI — May 10, 2006 — Columbus Life announced that an updated Mainsail Universal Life product is now available in most states. Mainsail UL offers clients lifetime guaranteed death benefits at affordable and competitive premium levels. Mainsail UL is designed to appeal to affluent clients in personal estate and business planning applications where long-term death benefit guarantees are of primary importance. It can also provide affordable protection for young families as a permanent alternative to term insurance.

“Columbus Life believes that affluent clients’ planning needs are complex and that often producers desire simple, affordable product solutions. Mainsail UL meets this need head on, with its simple, specified premium design and premiums competitive with other leading providers.” said Mark Wilkerson, senior vice president and chief marketing officer.

Targeted at affluent clients aged 50 to 70, competitive improvements include reductions to the lifetime no-lapse guarantee premiums of up to 15 percent, and significant reductions in single and short-pay scenarios as a result of increasing interest credits in the No Lapse Guarantee (NLG) test to 5.50 percent. Mainsail UL also offers contractual catch up provisions to maintain the NLG.

Available for issue to age 79, Mainsail UL also includes (in approved states) Columbus Life’s innovative Accelerated Death Benefit Plus rider, which provides for cash advances of death benefits for insureds diagnosed with a terminal illness, qualifying critical illness or permanent confinement to a nursing home.

— MORE —

Columbus Life's Table C to Standard underwriting program and its competitive compensation and incentive programs provide even more reason to recommend and consider Mainsail UL for clients.

"With this product clients can obtain guaranteed coverage for a lifetime at an affordable premium from one of the most highly rated companies in the industry for financial strength," said Wilkerson.

For a complete listing of the Mainsail UL features, product illustrations or information on state availability, contact Columbus Life's product and sales support team at (800) 677-9696, option 4. Producers wanting to learn more about Mainsail or about working with Columbus Life may call the Sales Desk at (800) 677-9696, option 4. Additional information is also available at [www.columbuslife.com](http://www.columbuslife.com).

### **About Columbus Life**

Columbus Life Insurance Company provides life insurance and annuity products for clients in 48 states and the District of Columbia through a nationwide network of independent producers and registered representatives. The company holds the following outstanding ratings: Standard & Poor's AA+ for very strong financial security characteristics (second highest of 21 ratings); Fitch AA+ for very strong insurer financial strength (second highest of 24 ratings); A.M. Best A++ for superior financial strength, operating performance and market profile (highest of 16 ratings); and Moody's Aa2 excellent rating for financial strength (third highest of 21 ratings). Columbus Life is a member of Western & Southern Financial Group®.

### **About Western & Southern Financial Group**

Western & Southern Financial Group (W&SFG) is a Cincinnati-based diversified family of financial services companies with assets owned and under management in excess of \$38 billion. A Fortune 500 company, W&SFG has received A.M. Best's highest rating of A++ Superior for financial strength, is one of only 10 groups in the world to earn Standard & Poor's AA+ rating or higher for its life insurance units, and is consistently recognized by Moody's and Fitch for financial strength and sound management. With a heritage dating to 1888, the group's affiliates include The Western and Southern Life Insurance Company, Western-Southern Life Assurance Company, Capital Analysts Incorporated,<sup>1,2</sup> Columbus Life Insurance Company, Eagle Realty Group LLC, Fort Washington Investment Advisors, Inc.,<sup>1</sup> Fort Washington Savings Company,<sup>3</sup> IFS Financial Services, Inc., Integrated Fund Services, Inc., Integrity Life Insurance Company, The Lafayette Life Insurance Company, Touchstone Advisors, Inc.,<sup>1</sup> and Touchstone Securities, Inc.<sup>2</sup> For more information, visit [www.westernsouthern.com](http://www.westernsouthern.com). W&SFG is the title sponsor of the Western & Southern Financial Group Masters and Women's Open tennis tournaments.

<sup>1</sup> A registered investment advisor.

<sup>2</sup> A registered broker-dealer and member NASD/SIPC.

<sup>3</sup> Member FDIC.

*Ratings refer to the financial strength of the insurance company and not to the safety, stability or performance of any investment product.*