



Table Shave Program for Universal Life Plans

Any individual universal life (UL) plan underwritten using our traditional underwriting guidelines that is rated through table "3" or "C" will be issued standard, subject to program parameters.

Table Shave in Practice

- Male client, age 45, non-tobacco
- Has medical condition that is commonly rated table C
- Qualifies for standard non-tobacco rates via Columbus Life (CLIC) table shave

Program Guidelines

- The applicant must be age 20-70.
- Universal life policies only.
- Flat extra ratings not included.
- Maximum face amount: \$1 million.
- Cases sent facultatively to reinsurers excluded.
- Automatically considered by underwriter.
- New business only.

#1 Guaranteed Universal Life (GUL)

Consider a scenario where a key competitor rates a GUL policy table 3 and the table shave program offers an alternative:

	CLIC Voyager GUL	Protective Lifetime Assurance UL
Rating	Standard Non-Tobacco	Table C
Premium	\$5,501.95	\$5,889.00
Pay to Age	100	121
No-Lapse Guarantee (NLG) to Age	120	121
Table shave results in an annual premium savings of 6.6%.		

#2 Indexed Universal Life (IUL)

For comparative purposes, consider the following life insurance retirement plan (LIRP) scenario. This scenario uses a level premium and minimum non-modified endowment contract (non-MEC) death benefit versus another carrier's table-rated IUL product using the same design parameters:

	CLIC Indexed Explorer <i>Plus</i> ®	Allianz Life Accumulator™ IUL
Rating	Standard Non-Tobacco	Table C
Initial Death Benefit	\$154,134	\$125,918
Annual Cash Flow Ages 66-85	\$31,368	\$23,360
Death Benefit at Age 65	\$490,429	\$434,433
Table shave results in an annual cash flow improvement of 34%.		

These insurance carriers represent a sampling of Columbus Life's core competitors. Please note that certain health impairments may cause low table ratings that result in higher premiums for clients. Remember Columbus Life's table shave program for a possibly better outcome.

Contact your Columbus Life regional vice president or the Sales Desk at 800.677.9696, option 4, for more information.

These guidelines are subject to change by Columbus Life Insurance Company, at its sole discretion, at any time.

Life insurance policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Please contact a financial representative for complete details.

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

Life insurance products are not bank products, not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value. Financial professional use only. Not for use with the public.

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