



A Lifetime of Benefits *with Life Insurance*

FAMILY PROTECTION • LIVING BENEFITS • SUPPLEMENTAL INCOME

Presented to:
VALUED CLIENT
California

Presented by:
FINANCIAL ADVISOR
CA



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group



A life insurance policy with the **Life Plus Accelerated Death Benefit Rider®** and **Overloan Protection Rider** from Columbus Life Insurance Company helps protect you against many of the unknowns you may face when planning for your future.

Family Protection

In the unfortunate event of your death, losing you will be hard enough for your family. With a life insurance policy, your family will be protected against the loss of your income. Your family will receive the **Death Benefit** of your policy generally federal income tax free to help with burial costs, continuing their standard of living, pay for college expenses and more.

Living Benefits

Columbus Life's **Life Plus Accelerated Death Benefit Rider**¹ gives you the power to access a portion of your life insurance policy's Death Benefit while you are still living. This valuable benefit is available at no additional premium.² This benefit gives you access to the Cash Value and Death Benefit of your policy in the event of a Critical Illness, Terminal Illness, or a Chronic Illness (inability to perform two out of six Activities of Daily Living³).⁴ The money you receive can be used to help pay medical bills, mortgage and home maintenance costs, or anything you want (a vacation with your family), and can be taken in the form of a lump sum, or periodic payments. In many instances, these benefits can be received tax-free.

Supplemental Income

The net premiums you pay into the life insurance policy accumulate monthly interest tax-free. This account value is available to you at any time for any reason. The amount available to you will depend on the total amount of money you have paid, the length of time it has accumulated, and the total charges that have been taken out of your premiums. You may obtain tax-free income from your policy through a combination of withdrawals and loans.⁵ Additionally, you may withdraw account value up to your cost basis (the amount of money you have contributed) and then use policy loans to continue to receive income, without paying current income tax. Columbus Life Insurance Company's **Overloan Protection Rider** (included with your policy at no additional cost) protects your policy from lapsing due to excessive loans, helping to safeguard you against an unexpected taxable event.

¹ Specific rider terms, conditions, and availability vary by state.

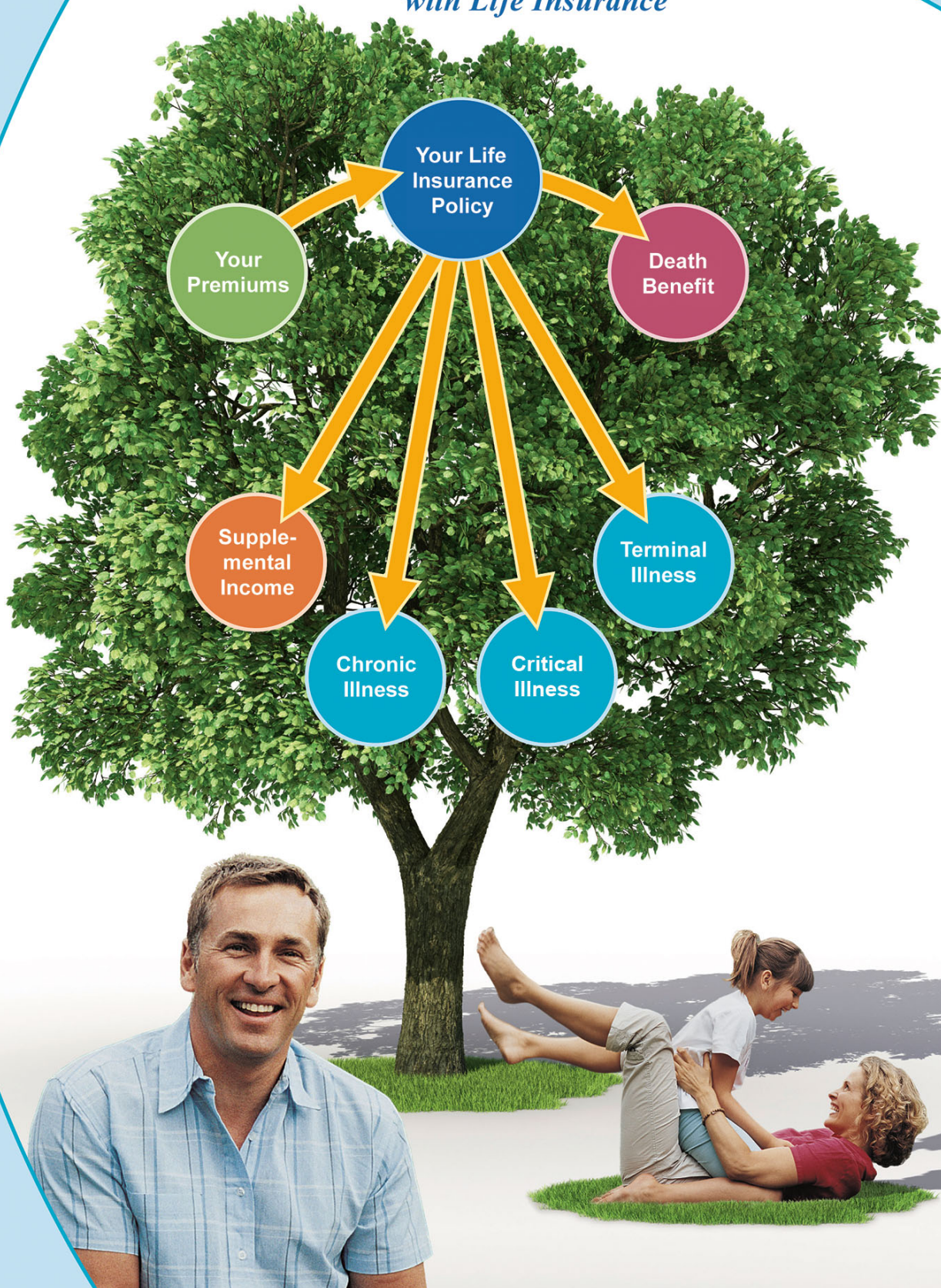
² This rider is added at no additional premium; however, we may charge a fee of up to \$250.00 (state variations may apply) for an advance payment. An advance is treated as a lien secured by the Death Benefit of the policy. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary as required by the laws of your state. The lien may be increased if necessary to keep this policy in effect.

³ The six Activities of Daily Living are routine daily activities generally considered necessary for a self-sustaining person to remain independent: eating, bathing, continence, dressing, toileting, and transferring.

⁴ Product and rider provisions, availability, definitions and benefits may vary by state.

⁵ Withdrawals may be subject to withdrawal charges and will reduce the Cash Value and Death Benefit. Policy loans may accrue interest and will reduce the Cash Value and Death Benefit.

A Lifetime of Benefits *with Life Insurance*



Your Available Benefits






Indexed Explorer Plus UL 2019

Designed for: VALUED CLIENT, State of California

Issue Age 40, Class Standard-TNU

Death Benefit: \$400,000

Annual Premium: \$6,000.00

Age	 Cash Value	 Chronic Illness ¹	 Critical Illness ¹	 Terminal Illness ¹	 Death Benefit
65	388,643	528,691	404,171	602,526	788,643
75	713,549	729,481	707,039	744,443	788,643
85	1,335,552	1,333,012	1,315,277	1,344,836	1,402,330
100	3,314,959	3,249,960	3,249,960	3,249,960	3,314,959

¹ Specific rider terms, conditions, and availability vary by state.

The values and benefits are not guaranteed and are subject to change unless the column is marked guaranteed. The Cash Value, Chronic Illness, Critical Illness, Terminal Illness and Death Benefit values are calculated independent of any other disbursements. Values could be less based on any prior disbursements. If there is an advance while there is an outstanding policy loan, we will apply the advance proceeds first to the repayment of the loan.

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.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy does not provide long-term care insurance subject to California long-term care insurance law. This policy is not a California Partnership for Long-Term Care program policy. This policy is not a Medicare Supplement policy.

Product features differ between long-term care insurance and life insurance accelerated death benefit riders. Accelerated death benefit riders pay an unrestricted advance of a portion of the life insurance death benefit when the insured experiences terminal or chronic illness as defined in the rider. You do not have to show incurred care expenses associated with an accelerated death benefit. The maximum benefit payable is based on the policy's cash value and face amount. Any advance paid will reduce the death benefit of the policy. Long-term care policies or riders, on the other hand, pay benefits based on expenses incurred by the policyholder for long-term care. The total benefits available for long-term care insurance are selected by the policy holder at issue. Long-term care insurance is a stand-alone insurance policy or a rider designed to pay for the cost of long-term care services. Long-term care insurance may include coverage for such qualifying events as institutional care, care in a nursing home or skilled nursing facility, home care coverage, hospice care, respite care, or community care.

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. You should contact your personal tax advisor for assistance.

Accelerated Death Benefit Rider series CLR-202 1409. Overloan Protection Rider Series CLR-178 0707.

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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**Columbus Life
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Columbus Life Insurance Company

Life Insurance Policy Illustration

Indexed Explorer Plus® UL 2019
Flexible Premium Universal Life
With Indexed Account Options
Policy Series CL 88 1708

Designed for

VALUED CLIENT
California

Presented by

FINANCIAL ADVISOR
CA

June 24, 2021

This is a life insurance illustration only, not an offer, policy, contract or promise of future policy performance. This illustration is not valid without all pages. The purpose of this illustration is to show how a Columbus Life Indexed Explorer Plus Flexible Premium Universal Life Insurance Policy with indexed account options works and to demonstrate how the assumed interest rates may affect the policy account value and the death benefit. This 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. This illustration is hypothetical. It does not project or predict actual results. Premium taxes vary by state and will have an impact on this illustration's calculations. Please review your policy for a complete description of all policy features and benefits. This product is issued by Columbus Life Insurance Company, 400 East Fourth Street, Cincinnati, OH 45202-3302

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

This illustration has assumed that California is the state of residence.

Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT
Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Policy Illustration Explanation – Narrative Summary

Indexed Explorer Plus® UL 2019 - Flexible Premium Universal Life Insurance Policy with Indexed Account Options

The Policy is a flexible premium Universal Life Insurance product. It will remain in force as long as the Net Cash Surrender Value is sufficient to cover monthly policy expenses. The Indexed Account Options under the plan allow for potential Indexed Interest Credits based on a portion of the increase in the Standard & Poor's 500 Stock Price Index (excluding dividends)¹. The policy and the Indexed Accounts do not actually participate in the stock market or the S&P 500®.

Underwriting Class: Male Standard-TNU

The cost of insurance for this illustration is based on the assumption the policy is issued with the underwriting class listed at the left. Actual cost of insurance will depend on the outcome of the underwriting process and may vary from what is shown on the illustration. If so, you will receive a revised illustration with your insurance policy.

Death Benefit Option: Option 2

You may select from two options. Option 1 (Level) provides an initial Death Benefit equal to the Specified Amount. Option 2 (Increasing) provides an initial Death Benefit equal to the Specified Amount plus the Account Value. Your monthly cost of insurance charge will be higher if you choose Option 2. Therefore, the amount of premium you need to pay to keep the policy from terminating may also be higher.

Total Specified Amount: \$400,000

The Total Specified Amount assumed at issue is shown on the left. The actual amount payable at death will depend on the Death Benefit Option elected and will decrease by any outstanding loans and withdrawals, or increase by additional insurance benefits. The insurance policy will specify how to determine the benefit. The death benefits are illustrated as of the end of each policy year.

Premiums

Premium payments are flexible. You can change the amount and frequency of your premium payments within limits. The amount and frequency of your premium payments will affect your policy values and length of time for which you have insurance coverage. This illustration uses premiums based on the Specified Amount of coverage at issue and assumes that the premium is paid at the beginning of each modal period. Changes to the policy benefits or to the non-guaranteed elements of the policy may require additional premiums to keep the policy in force. **Proposed premium changes included in this illustration will not happen automatically and must be elected by you.** A premium change request, including stopping premiums, can be made by contacting us at our Home Office.

Initial Planned Premium Outlay: \$6,000.00 Annual

The planned premiums, including lump-sum premiums are shown in the yearly detail of this illustration. Values would be different if premiums are paid with a different frequency or in different amounts.

Minimum Monthly Premium for Base Guarantee: \$224.00

By paying the Base No-Lapse Guarantee Minimum Monthly Premium, you are receiving a benefit that will keep the policy in force for ten policy years even if your policy's Net Cash Surrender Value falls to zero, and regardless of the rate of return on your policy. As long as the total premiums paid (less any withdrawals and outstanding loan balance) exceed the total minimum monthly required accumulated premiums, the death benefit is guaranteed. Because of this, it is important that premiums paid are received on or prior to the due date. Any payments made after the due date may require additional premium due to the interest of the No-Lapse Guarantee test.

¹ The S&P 500® Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Columbus Life Insurance Company. Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Columbus Life Insurance Company. Columbus Life Insurance Company's Indexed Explorer Plus is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT
Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Policy Illustration Explanation – Narrative Summary

No-Lapse Guarantee

By paying only the Base No-Lapse Guarantee Minimum Monthly Premium, you may be forgoing the opportunity to build a higher Account Value. In addition, **you may need to make significant additional premium payments after the Base No-Lapse Guarantee or Intermediate No-Lapse Guarantee ends in order to keep your policy in force.** Withdrawals and loan indebtedness will cause an increase in the premium requirement under the Base, Intermediate and Lifetime No-Lapse Guarantees. The Base, Intermediate and Lifetime No-Lapse Guarantees all take into account the time value of money (at 5.50% annual interest rate) with respect to premium payments and withdrawals.

Base Policy or Supplemental Coverage Rider

You can elect to have a portion of your Specified Amount as rider coverage under our Supplemental Coverage Rider (SCR). The SCR rider must be elected in your application. It cannot be added after the policy is issued. In deciding whether to purchase all base policy insurance or a combination of base policy and SCR coverage, here are some factors to consider:

All Base Coverage:

A policy with all base coverage will result in higher cost of insurance and other fees and charges than if some SCR is elected. These higher rates and charges reduce the cash value accumulation and long term policy performance. However, all base coverage will have the lowest Base No-Lapse Guarantee Minimum Monthly Premium (described below) that we offer.

A Combination of Rider and Base Policy Coverage:

A policy with a combination of base coverage and SCR coverage will result in lower cost of insurance and other fees and charges than if all base coverage is elected. These lower rates and charges will increase the cash value accumulation and long term policy performance. However, the Base No-Lapse Guarantee Minimum Monthly Premium for the policy will be higher if the SCR is elected.

The Base No-Lapse Guarantee Minimum Monthly Premium is the amount of premium that must be paid to put the policy in force and, if paid on each monthly anniversary will guarantee that the policy will not lapse for the first 10 policy years.

There is no correct amount of SCR coverage to choose since actual future experience will determine the policy benefits realized. If your goal is to pay the least amount of premium possible in early years you may want to select base coverage and the lower Base No-Lapse Guarantee Minimum Monthly Premium. If your goal is to maximize your Account Value, you should choose SCR coverage. Your choice should be based on your own plans with respect to premium amounts, level of risk tolerance and the length of time you plan to hold the policy.

You should carefully evaluate all these features and discuss all policy options with your Columbus Life representative.

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Policy Illustration Explanation – Narrative Summary

Non-Guaranteed Elements of the Policy

Many elements of your life insurance contract are guaranteed, including the minimum interest rates and maximum charges. However, other elements of the policy cannot be predicted. For example, the interest rates credited may exceed the guaranteed rates and monthly charges may be less than the maximum guaranteed charges.

The non-guaranteed values illustrated provide snapshots of your policy assuming higher interest and lower charges than those guaranteed. Since these elements cannot be predicted, a range of results is illustrated. The actual policy values may be less or more favorable than the illustrated results. Variations in the non-guaranteed factors may affect death benefits, policy values, total payments over the lifetime of the policy, withdrawals or loans taken from the policy, and the date coverage may terminate.

This illustration assumes that currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

Based on your planned premium outlay, assuming the guaranteed interest rate, mortality, expense charges, stated loans and withdrawals, and any proposed policy changes, the insurance coverage will not cease prior to age 72.

Proposed Policy Changes

Proposed policy changes included in this illustration will not happen automatically and must be elected by you. A policy change request, including loans and withdrawals, can be made by sending notice to us in writing at our Home Office. The policy changes proposed in this illustration are as follows:

Policy Changes	Age
Death Benefit Option Change from 2 to 1	65

Loans

A loan is an amount borrowed against the cash surrender value. The Maximum Cumulative Loan amount may not exceed the Cash Surrender Value, less an amount equal to the monthly deductions and expense charges for two months, less the amount of loan interest on such Maximum Cumulative Loan to the next anniversary of the Policy Date. Interest will be charged on any outstanding loan Indebtedness based on the selected loan type. If the loan interest is not paid, it will be added to the total loan balance. Loans can be repaid in whole or in part at any time. Any Indebtedness not repaid will reduce the amounts payable upon surrender or at death of the insured. The two types of loans available are the Participating Indexed Loan and Standard Loan. The loan type selected for this illustration is Participating Indexed and the mode is Monthly.

Withdrawals

A withdrawal can be requested anytime after the first policy year and will reduce the Account Value and Death Benefit. No withdrawal can be made that will reduce the Net Cash Surrender Value to less than the minimum Net Cash Surrender Value of \$250. A \$50 withdrawal fee for each withdrawal after the first in a policy year will apply. The amount withdrawn, including any applicable withdrawal fee will be deducted first from the Fixed Account and then pro rata from the Indexed Accounts on a last-in first-out basis. Amounts withdrawn from an Index Segment before maturity will not receive an Index Interest Credit for that Indexed Period.

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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Important Policy Terms

Before we discuss how the policy works, it is important you understand some key terms listed below. Please refer to your contract for additional information.

Fixed Account	An account under this policy to which you may allocate your net premiums in order to earn interest at an effective annual rate guaranteed to be no less than 2.00%.
Index	A well known published numerical value used to indicate the performance of a group of stocks and/or bonds. The Indexed Account Options in this policy utilize the S&P 500®. If the publication of an Index is discontinued, or the calculation of an Index is changed substantially, we may substitute a suitable Index and notify you.
Index Value	This is the published closing value of the Index for each Business Day. For any non-Business Day, we will use the published closing value of the Index for the previous Business Day.
Business Day	Any day on which the New York Stock Exchange is open for trading.
Indexed Account	An account under the policy to which you may allocate your Net Premiums in order to earn interest, if any, at a Minimum Guaranteed Interest Rate, plus Indexed Interest Credits, if any, calculated as described in your policy. Each Indexed Account is divided into Indexed Account Segments.
Indexed Account Segment	A division of an Indexed Account to which Indexed Interest Credits, if any, are applied. An Indexed Account Segment begins when an allocation is made to an Indexed Account and ends at the end of the Index Period for that Indexed Account Segment, or when its value equals zero, if earlier. If it ends at the end of the Index Period, its value will be reallocated among the Fixed and Indexed Accounts according to your specifications.
Indexed Interest Credit	This is the amount of interest credited to an Indexed Account Segment. The Indexed Interest Credit is calculated and added at the end of each Index Period. The Indexed Interest Credit may be \$0.00.
Index Period	This is the period of time over which an Indexed Interest Credit is calculated. The Index Period begins on the first Index Date following the date an amount is allocated to an Indexed Account Segment and ends on the monthly Index Date 12 months later. At the end of an Index Period, the value of the Indexed Account Segment is re-distributed to the Fixed and Indexed Accounts according to the current allocation we have on record.
Index Date	The 15 th of each month. Each Index Period will begin and end on the 15 th of the month.
Index Cap Rate	This is the maximum annual percentage increase in the Index Value used in the calculation of the Indexed Interest Credits. The Index Cap Rate will be declared in advance for each Indexed Account Segment and will be guaranteed for the length of the Index Period. The Index Cap Rate may not apply to all Indexed Account Options.
Index Participation Rate	This is the proportion of the annual percentage increase in the Index Value used in the calculation of Indexed Interest Credits. The Index Participation Rate will be declared in advance of each Indexed Account Segment and will be guaranteed for the length of the Index Period.

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Indexed Explorer Plus Universal Life

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Male Issue Age 40

Standard-TNU

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Death Benefit Option 2

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Index Rate	A rate of indexed interest determined over an Index Period used to determine an Indexed Interest Credit for an Indexed Interest Account.
Index Threshold Rate	This rate is declared in advance and is the rate above which a spread is deducted from the Index Rate for each separate Index Period. A current Index Threshold rate may be declared that is higher than the Minimum Index Threshold Rate. This rate may not apply to all Indexed Account options.
Index Spread Rate	This rate is declared in advance and is the rate that will be deducted from the Index Rate for an Index Rate above the Index Threshold Rate for each separate Index Period. A current Index Spread Rate may be declared that is lower than the Maximum Index Spread Rate. This rate may not apply to all Indexed Account options.
Monthly Costs and Charges	The monthly charges deducted from the total Account Value which are the sum of the Premium Expense Charge, Per Policy Charge, Per 1,000 Charge, Cost of Insurance and Rider charges.
Persistency Bonus	A guaranteed account value based credit paid annually into the fixed account after the policy has reached a particular policy year. It will be guaranteed for all years thereafter based on the Indexed Account Value at the end of each policy year.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT
Male Issue Age 40
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\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Account Options Explanation

Account Options

This policy provides you with four different account options to which you may allocate your Net Premiums. Each account has its own Minimum Guaranteed Interest Rate and interest crediting method. The guaranteed values in this illustration reflect the Minimum Guaranteed Interest Rates that correspond to the accounts you selected for your premium allocation. The non-guaranteed values in this illustration reflect hypothetical interest rates that the accounts you selected for your premium allocation could reasonably be expected to earn under current conditions. The Fixed Account is expected to earn lower non-guaranteed interest than the Indexed Accounts, but has a higher guaranteed rate of interest. The Indexed Accounts are expected to earn higher non-guaranteed interest than the Fixed Account, but have lower guaranteed rates of interest, if any. Accordingly, you bear more risk of earning less interest in the Indexed Accounts, but also have the potential for higher returns.

The actual results under your policy will be different than illustrated and will vary based on your actual premium allocation and actual results under selected accounts.

Fixed Account:

The Fixed Account will earn a current interest rate declared by us from time to time. The effective annual interest rate earned in this account is guaranteed to never be less than 2.00%.

Indexed Accounts:

There are three Indexed Accounts available under this policy. The Indexed Accounts are credited a Minimum Guaranteed Interest Rate (MGIR) and provide the opportunity to earn Indexed Interest Credits based on changes in the S&P 500®. The Indexed Accounts are further described below.

S&P 500® Capped Annual Point-to-Point Indexed Account:

At the end of the Index Period, the ending Index Value will be compared to the beginning Index Value as specified in your policy. Based on the positive growth in the Index, if any, and subject to the Index Cap Rate less the guaranteed interest rate already credited, the amount of the Indexed Interest Credit (interest in excess of the minimum guaranteed interest) to be credited to the Capped Indexed Account Segment will be determined.

The total interest credited is guaranteed to be no less than the Minimum Guaranteed Interest Rate of 0% but no more than the applicable Index Cap Rate.

The Index Cap Rate may be different for each Capped Indexed Account Segment. It is declared at the beginning of the Indexed Segment and is guaranteed for the length of the Index Period. The Index Cap Rate is guaranteed to never go below the minimum of 3%.

If at the end of any Index Period, the amount of the Index Interest Credit is determined to be \$0, then no interest will be credited to the Indexed Segment because the minimum guaranteed interest rate applicable is 0%.

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Account Options Explanation

Account Options (continued)

S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread:

At the end of the Index Period, the ending Index Value will be compared to the beginning Index Value as specified in your policy. Based on the positive growth in the Index, if any, and subject to the Threshold Rate and Spread Rate less the guaranteed interest rate already credited, the amount of the Indexed Interest Credit (interest in excess of the minimum guaranteed interest) to be credited to the Uncapped Indexed Account Segment will be determined. If the Index Rate is less than or equal to the currently declared Index Threshold Rate, the higher of the Index Rate and the Indexed Account MGIR is used. If the Indexed Rate is greater than the Index Threshold Rate, the higher of the Index Threshold Rate and the Index Rate minus the Index Spread Rate is used.

The total interest credited is guaranteed to be no less than the Minimum Guaranteed Interest Rate of 0%.

The Index Spread may be different for each Uncapped Indexed Account Segment with Spread. It is declared at the beginning of the Indexed Segment and is guaranteed for the length of the Index Period. The Threshold is guaranteed to never go below the minimum and the Spread Rate to never exceed the Maximum.

This account has a guaranteed Minimum Index Threshold Rate of 2%, a guaranteed Maximum Index Spread Rate of 15% and a guaranteed Index Participation Rate of 100%.

S&P 500® Uncapped Monthly Averaging Indexed Account:

At the end of the Index Period, the average of the Index Values on each monthly Index Date after the first during the Index Period will be compared to the beginning Index Value as specified in your policy. Based on the positive growth in the Index, if any, subject to the Index Participation Rate less the guaranteed interest rate already credited, the amount of the Indexed Interest Credit (interest in excess of the minimum guaranteed interest) to be credited to the Uncapped Indexed Account will be determined.

The total interest credited is guaranteed to be no less than the Minimum Guaranteed Interest Rate of 0%.

The Index Participation Rate may be different for each Uncapped Indexed Account Segment. The Index Participation Rate is guaranteed to never go below the minimum of 30%.

How the Maximum Illustration Rate is Calculated

The current maximum illustration rate for Indexed Accounts is 6.45%. This is calculated by taking the geometric average annual credited rate for the S&P 500® Capped Annual Point-to-Point Indexed Account using the current Cap Rate for a 25 year period starting on 12/31/1955 and for every business day after until the 25 year period that ends on 12/31/2020. The average of the geometric average annual credited rates is the maximum illustration rate.

Geometric Average Annual Credited Rate

Minimum 25 year period:	4.16%
Maximum 25 year period:	8.30%

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Account Options Explanation

Creating Indexed Account Segments

When a premium is received, we will deduct premium load charges (refer to your policy) to determine your Net Premium. Your Net Premium will be allocated between the Indexed and Fixed Accounts according to the premium allocation election we have on record at that time. The portion of your Net Premium allocated to an Indexed Account will earn a current rate of interest, if any, from the time it is received until the next Index Date. You may also transfer money from the Fixed Account into an Indexed Account, which will start a new Indexed Account Segment. You are not able to transfer money from an Indexed Account during an Index Period, however, at the end of an Indexed Period money will be reallocated according to your specifications.

Indexed Account values are sensitive to the timing of transfers and premium payments. The timing of Indexed Interest Credits will not always correspond with policy anniversaries. Indexed Interest Credits earned between policy anniversaries will be reflected in policy values in the year in which the interest is earned.

No attempt is made in this illustration to model precisely the operation of the Indexed Account Segments. This illustration has been prepared using certain assumptions as to the Indexed Account Segments operation. For example, in preparing this illustration, we have assumed that the policy is issued on an Index Date and all premiums are paid at the beginning of the period for the mode shown.

How Charges Are Deducted From Your Policy

At the start of each policy month, we will deduct charges from the total Account Value to cover expenses and the cost of providing the policy benefits. The monthly charges include the cost of insurance, per \$1,000 charge, policy fee, and any rider charges as specified in your policy. These charges will be taken from the Fixed Account first. If the portion of the account value in the Fixed Account is not sufficient to cover monthly deductions, we will deduct the charges pro-rata from the Indexed Accounts, beginning with the most recently established Indexed Account Segment(s). If the total account value in the Fixed Account and Indexed Accounts, less any indebtedness, is not sufficient to cover these monthly charges, you will need to pay additional premium at that time to keep the policy in force unless a no-lapse guarantee is in effect.

How Indexed Account Segments are Credited with Interest

At the start of each policy month, we will credit interest to the Account Value. The Net Premium allocated to an Indexed Account Segment will earn a current rate of interest no less than the Indexed Account Minimum Guaranteed Interest Rate until the first Index Date following the allocation. That interest, if any, will be credited on the Index Date and the full amount will enter the Index Period. Each month during the Index Period, the Indexed Account Segment will earn interest, if any, at an effective annual rate equal to the Indexed Account Minimum Guaranteed Interest Rate. At the end of the Index Period, the Indexed Interest Credit will be calculated as explained in your policy and, if any, added to the Indexed Account Segment. The value of the Indexed Account Segment will then be redistributed according to the Index Reallocation method we have on record at that time, and that Indexed Account Segment will cease to exist. The value redistributed to the Indexed Accounts will create new Indexed Account Segments.

The timing of Indexed Interest Credits will not always correspond with policy anniversaries. Indexed Interest Credits earned between policy anniversaries will be reflected in policy values in the year in which the interest is earned.

How the Persistency Bonus is Calculated and Credited

The Persistency Bonus is guaranteed to be credited at the end of each policy year beginning in policy year 11. The Persistency Bonus will be credited into the Fixed Account on the last day of the Policy Year based on the Indexed Account Value. The bonus is calculated as the persistency bonus rate \times the Indexed Account Value at the end of last day of the policy year after any applicable index interest credits have been credited. The persistency bonus rate is set at 0.25% for issue ages 0-29 and 0.50% for issue ages 30-79.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

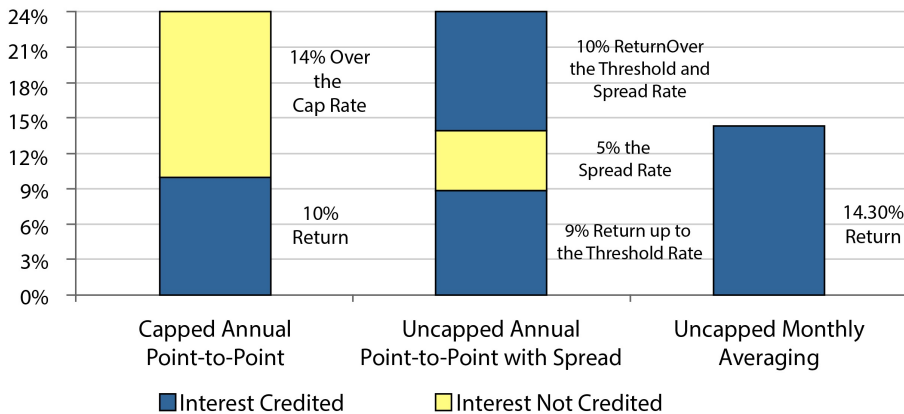


Columbus Life
Insurance Company

Index Account Interest Crediting Examples

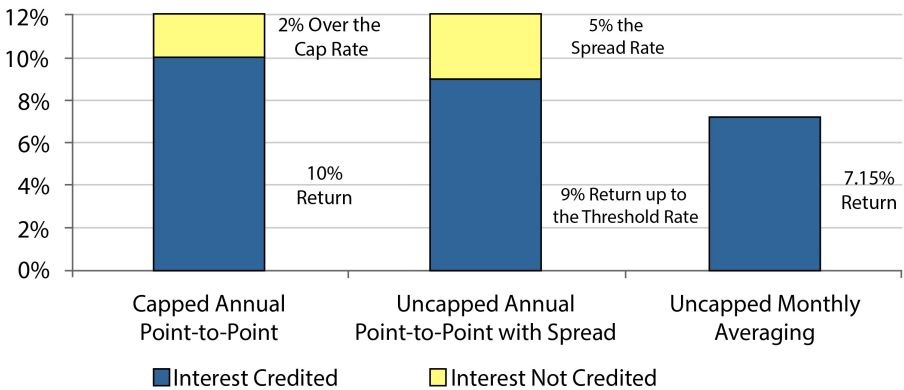
Assume you allocate part of your premium to each of the three indexed accounts, that there are no withdrawals, loans, or charges taken from these accounts, and the beginning S&P 500® Index value is 1000. For both examples, where applicable, the current assumed Index Cap Rate is 10% for the Capped Annual Point-to-Point, the Index Participation Rate is 110% for the Uncapped Annual Point to Monthly Average, and the Threshold and Spread rates are 9% and 5%, respectively for the Uncapped Annual Point-to-Point with Spread accounts. **Index values and percentages are for illustrative purposes only, do not project performance of the Index or of any Indexed Account, and are not guaranteed.**

In Example 1, a significantly increasing index environment, the index values on the next 12 Index Dates are 1020, 1040, 1060, 1080, 1100, 1120, 1140, 1160, 1180, 1200, 1220 and 1240. The average of the monthly values is 1130.



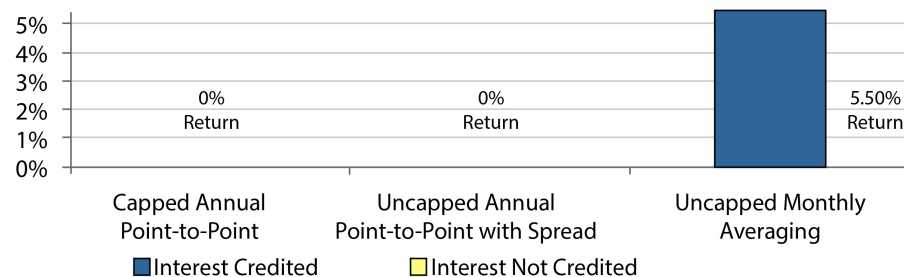
Using the Annual Point-to-Point method, the return is 24%. For the Capped Account the return is the Cap Rate of 10%. For the Uncapped Account with Spread, the return is 19%. To get this return you receive up to the Threshold Rate of 9%, plus any return over the Threshold Rate minus the Spread Rate, (15%-5%=10% for a total of 9%+10% = 19%). Using the Monthly Average method, the return is 13.00%. For the Uncapped Monthly Average Account, the return is 14.30% once you apply the Participation Rate of 110%.

In Example 2, a steadily increasing index environment, the index values on the next 12 Index Dates are 1010, 1020, 1030, 1040, 1050, 1060, 1070, 1080, 1090, 1100, 1110 and 1120. The average of the monthly values is 1065.



Using the Annual Point-to-Point method, the return is 12%. For the Capped Account the return is the Cap Rate of 10%. For the Uncapped Account with Spread the return is 9%. To get this return you receive up to the Threshold Rate of 9%. Using the Monthly Average method, the return is 6.50%. For the Uncapped Monthly Average Account, the return is 7.15% once you apply the Participation Rate of 110%.

In Example 3, a fluctuating index environment, the index values on the next 12 Index Dates are 1020, 1040, 1060, 1080, 1100, 1100, 1080, 1060, 1040, 1020, 1000 and 1000. The average of the monthly values is 1050.



Using the Annual Point-to-Point method, the return is 0%. There is no return for the Capped Account or the Uncapped Account with Spread. Using the Monthly Average method, the return is 5.00%. For the Uncapped Monthly Average Account, the return is 5.50% once you apply the Participation Rate of 110%.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT
Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Loans (Participating vs. Standard)

Participating Indexed Loan:

Under this method, the amount equal to the Indebtedness will continue to remain invested in the same Indexed accounts elected. Loans illustrated are credited with a minimum of 0.50% over the charge rate or the illustrated rate. Actual interest credited will be based on the Indexed Interest credited. Interest charged is based on the following rates:

Non-Guaranteed	5.50%
Midpoint Non-Guaranteed	5.50%
Guaranteed	6.00%

IMPORTANT NOTE: Participating Index Loans are more volatile than Standard Loans as the interest credited can vary based on the performance of the S&P index. To assist you in understanding how different loan crediting rates may affect the policy, please refer to the hypothetical table below:

	Guaranteed/Non-Guaranteed		
	Example 1	Example 2	Example 3
Loan Rate Charged	6.00%	5.50%	5.50%
Loan Crediting Rate	0.00%	3.25%	6.00%
Net Loan Credit/Charge	-6.00%	-2.25%	0.50%

In the Non-Guaranteed illustration, loans are credited 6.00% and charged 5.50% so your net credit/charge is 0.50% on the loaned Account Value.

In the Non-Guaranteed Midpoint illustration, loans are credited 3.23% and charged 5.50% so your net credit/charge is -2.27% on the loaned Account Value.

In the Guaranteed illustration, loans are credited 0.00% and charged 6.00% so your net credit/charge is -6.00% on the loaned Account Value.

Standard Loan:

Under this method, an amount equal to the Indebtedness must be allocated to the Fixed Account at all times as collateral for the loan. Interest is charged and credited to the loaned portion of the Account Value based on the following rates:

Interest Charged:	Years	Non-Guaranteed	Midpoint Non-Guaranteed	Guaranteed
	1-10	2.50%	2.50%	2.50%
	11+	2.00%	2.00%	2.50%
Interest Credited:	Years	Non-Guaranteed	Midpoint Non-Guaranteed	Guaranteed
	1-10	2.00%	2.00%	2.00%
	11+	2.00%	2.00%	2.00%

When the first loan is taken, an election of either of the loan methods above must be made. You may only have one loan type at a time. You may switch between loan types unlimited times and request a loan type switch at anytime you have an outstanding loan. After the first policy loan switch occurs, subsequent loan type switches may not occur until 12 months after the prior policy loan switch.

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Indexed Explorer Plus Universal Life

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Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Account Options Explanation

Premium Allocation

The premium allocation selected for this illustration is as follows:

Account	Allocation
S&P 500® Capped Annual Point-to-Point Indexed Account	100%
S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread	0%
S&P 500® Uncapped Monthly Averaging Indexed Account	0%
Fixed Account	0%

You should review your premium allocation and policy values periodically to ensure that they remain consistent with your objectives. You may request to change your premium allocation by notifying us in writing. We reserve the right to limit the number of changes. We may also require that you allocate an amount equal to the sum of the charges for the policy year to the Fixed Account.

For purposes of this illustration, this allocation is used to calculate the Weighted Average Interest Rate applied to your account value and your premiums, minus charges, will be assumed to be placed into one account earning the calculated Weighted Average Interest Rate.

Guaranteed Interest Rates

The guaranteed minimum interest rates are as follows:

Account	Guaranteed Interest Rate
S&P 500® Capped Annual Point-to-Point Indexed Account	0.00%
S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread	0.00%
S&P 500® Uncapped Monthly Averaging Indexed Account	0.00%
Fixed Account	2.00%

The illustrated guaranteed values assume all premiums are allocated to the Indexed Accounts, with a Minimum Guaranteed Interest Rate of 0%.

Non-Guaranteed Midpoint

This rate is the midpoint of the Guaranteed and Assumed Non-Guaranteed interest rate. The interest rate used in this illustration is 3.23%. This rate is applied to your net premium minus any charges each policy year.

Non-Guaranteed Illustrated Interest Rate

The assumed non-guaranteed interest rate earned for each account is as follows:

Account	Assumed Illustrated Interest Rate
S&P 500® Capped Annual Point-to-Point Indexed Account	6.45%
S&P 500® Uncapped Annual Point-to-Point Indexed Account with Spread	6.04%
S&P 500® Uncapped Monthly Averaging Indexed Account	3.26%
Fixed Account	4.20%

Based on the illustrated Premium Allocation, the Weighted Average assumed Interest Rate used in this illustration is 6.45%, which is Non-Guaranteed. This rate is applied to your total Net Premiums, minus charges, each policy year.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****S&P 500® Historical Average Return Information
and Hypothetical Example of Indexed Account Options Returns**

The chart below shows selected historical return information for the S&P 500® (excluding dividends) since its inception and the returns hypothetical Indexed Account Options would have provided in the same historical market situations. We have calculated returns for hypothetical Indexed Account Segments for the periods starting March 15, 1957 and ending December 15, 2020, using current guaranteed and non-guaranteed index cap rates, threshold rates, spread rates and participations rates. The average return for each time period indicated is the average of the returns from each one-year Index Period ending on the 15th of each month during the period.*

	S&P 500® Index	Indexed Account Options					
		Capped Annual Point-to-Point		Uncapped Annual Point-to-Point with Spread		Uncapped Monthly Average	
		Guaranteed Index Cap Rate 3.00%	Assumed Index Cap Rate 11.00%	Guaranteed Threshold Rate 2.00% Spread Rate 15.00%	Assumed Index Threshold Rate 3.00% Index Spread Rate 10.00%	Guaranteed Index Participation Rate 30%	Assumed Index Participation Rate 50%
Average Return 2016-2020	9.72%	2.39%	7.36%	2.37%	4.47%	1.58%	6.86%
Average Return 2011-2020	11.23%	2.55%	8.05%	2.76%	5.05%	1.88%	7.53%
Average Return 2001-2020	5.56%	2.12%	6.61%	2.78%	4.57%	1.62%	4.90%
Average Return 1991-2020	9.05%	2.33%	7.35%	3.87%	6.04%	1.95%	4.71%
Since Inception 1957-2020*	8.26%	2.12%	6.74%	3.87%	5.89%	1.90%	3.87%
Highest Index Period Return	57.63%	3.00%	11.00%	42.63%	47.63%	13.22%	24.75%
Lowest Index Period Return	-41.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

The return rates depicted are hypothetical approximations since 1957. The return rates are not representations of actual results or future rates. There is no representation or guarantee made regarding past or future return rates, future non-guaranteed cap rates, threshold rates, spread rates, or participation rates. The table is not intended to predict future performance under Your insurance policy, and the rates of return are not guaranteed. These return rates are based on past performance of the S&P 500® and the stated Index Cap, Index Threshold, Index Spread, and Index Participation Rates. The table assumes that non-guaranteed elements and company practice remain unchanged throughout all time periods, which is unlikely. Your results will vary based on Your premium allocations and actual rates and returns under each Indexed Account Option. Actual non-guaranteed index cap rates, threshold rates, spread rates, participation rates and return rates since 2007 were in some years less than those shown.

Your actual policy results may be better or worse than those shown.
The Indexed Explorer Plus UL was not available for purchase until 2007.

* S&P 500® average performance (excluding dividends) is calculated using twelve Point-to-Point returns ending on the 15th of each month. S&P 500® was launched on March 4, 1957. Averages for 1957 only include 10 recorded points.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**

S&P 500® Historical Return Information and Hypothetical Examples of Indexed Account Options Segment Returns for 20 years

The chart below shows twenty years of historical annual Index Segment returns for the S&P 500® (excluding dividends) and the hypothetical returns the Indexed Account Options would have provided in the same historical market situations. We have calculated returns for hypothetical Indexed Account Segments for each year ending December 15th of the Return year. *

	S&P 500® Index Starting Value	S&P 500® Index Ending Value	S&P 500® Index Average Value	Indexed Account Options					
				Capped Annual Point-to-Point		Uncapped Annual Point-to-Point with Spread		Uncapped Monthly Average	
				Guaranteed Index Cap Rate 3.00%	Assumed Index Cap Rate 11.00%	Guaranteed Threshold Rate 2.00% Spread Rate 15.00%	Assumed Index Threshold Rate 3.00% Index Spread Rate 10.00%	Guaranteed Index Participation Rate 30%	Assumed Index Participation Rate 50%
Return 2020	3,168.80	3,694.62	3,238.15	3.00%	11.00%	2.00%	6.59%	0.66%	2.85%
Return 2019	2,599.95	3,168.80	2,917.18	3.00%	11.00%	6.88%	11.88%	3.66%	15.86%
Return 2018	2,675.81	2,599.95	2,751.48	0.00%	0.00%	0.00%	0.00%	0.85%	3.68%
Return 2017	2,262.03	2,675.81	2,449.22	3.00%	11.00%	3.29%	8.29%	2.48%	10.76%
Return 2016	2,043.41	2,262.03	2,086.20	3.00%	10.70%	2.00%	3.00%	0.63%	2.72%
Return 2015	1,989.63	2,043.41	2,060.35	2.70%	2.70%	2.00%	2.70%	1.07%	4.62%
Return 2014	1,775.32	1,989.63	1,915.21	3.00%	11.00%	2.00%	3.00%	2.36%	10.24%
Return 2013	1,413.58	1,775.32	1,641.17	3.00%	11.00%	10.59%	15.59%	4.83%	20.93%
Return 2012	1,215.75	1,413.58	1,376.15	3.00%	11.00%	2.00%	6.27%	3.96%	17.15%
Return 2011	1,235.23	1,215.75	1,271.16	0.00%	0.00%	0.00%	0.00%	0.87%	1.45%
Return 2010	1,107.93	1,235.23	1,144.55	3.00%	11.00%	2.00%	3.00%	0.99%	1.65%
Return 2009	868.57	1,107.93	947.76	3.00%	11.00%	12.56%	17.56%	2.74%	4.56%
Return 2008	1,467.95	868.57	1,207.72	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return 2007	1,427.09	1,467.95	1,473.17	2.86%	2.86%	2.00%	2.86%	0.97%	1.61%
Return 2006	1,270.94	1,427.09	1,311.76	3.00%	11.00%	2.00%	3.00%	0.96%	1.61%
Return 2005	1,205.72	1,270.94	1,205.97	3.00%	5.41%	2.00%	3.00%	0.01%	0.01%
Return 2004	1,068.04	1,205.72	1,127.37	3.00%	11.00%	2.00%	3.00%	1.67%	2.78%
Return 2003	889.48	1,068.04	965.29	3.00%	11.00%	5.07%	10.07%	2.56%	4.26%
Return 2002	1,123.09	889.48	1,003.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return 2001	1,312.15	1,123.09	1,192.30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

The return rates depicted are hypothetical approximations with the segments starting on December 15. The return rates are not representations of actual results or future rates. There is no representation or guarantee made regarding past or future return rates, future non-guaranteed cap rates, non-guaranteed threshold rates, non-guaranteed spread rates or non-guaranteed participation rates. The table is not intended to predict future performance under Your insurance policy, and the rates of return are not guaranteed. These return rates are based on past performance of the S&P 500® and the stated Index Cap, Index Threshold, Index Spread and Index Participation Rates. The table assumes that non-guaranteed elements and company practice remain unchanged throughout all time periods, which is unlikely. Your results will vary based on Your premium allocations and actual rates and returns under each Indexed Account Option.

Your actual policy results may be better or worse than those shown.

The Indexed Explorer Plus UL was not available for purchase until 2007.

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Indexed Explorer Plus Universal Life

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Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Optional Riders and Benefits – Narrative Summary

Coverage Summary:

Amount To Age
/Units

Accelerated Death Benefit Life Plus Rider Overloan Protection Rider

X - indicates the rider is included in this illustration.

- | | | |
|-----|---|---|
| () | Disability Credit Rider | Credits a specified amount to the policy during a qualifying total disability of the insured. The disability must begin before the policy anniversary on which the Insured is age 60. There is a monthly cost of insurance charge for this rider that is deducted from the Account Value. [CLR-174 0707 CA] |
| () | Accidental Death Rider | An additional death benefit paid if death occurs by accidental means on or after the insured's first birthday and prior to the policy anniversary following the insured's 70th birthday. There is a monthly cost of insurance charge for this rider that is deducted from the Account Value. [CLR-136 0101 CA] |
| () | Children's Term Rider | Level term insurance of \$1,000 per unit for each child. Coverage begins at 15 days old and expires on each child's 23rd birthday or the day prior to the policy anniversary following the insured's 65th birthday if earlier. Coverage is convertible at that time for up to \$5,000 per unit. There is a monthly cost of insurance charge for this rider that is deducted from the Account Value. [ICC18 CLR-135 1803] |
| () | Other Insured Term Rider | The rider provides adjustable term insurance payable upon the death of each person designated in the application for coverage. This rider is convertible to age 79 and terminates at age 95. There is a monthly cost of insurance charge for this rider that is deducted from the Account Value. [ICC18 CLR-177 1803] |
| () | Supplemental Coverage Rider (SCR) | A selected portion of the Specified Amount under the policy. The supplemental coverage rider has lower rates and charges than the base specified amount but will have a higher Base No-Lapse Guarantee Minimum Monthly Premium. A surrender charge and a monthly cost of insurance charge apply for this rider. [CLR-176 1901] |
| () | Accelerated Death Benefit Rider | This rider advances a portion of the death benefit if the Insured is diagnosed with a Fatal Illness. If the rider benefit is exercised, a lien is created against the policy and interest charges will be assessed. The Death Benefit payable will be reduced by the amount of any outstanding lien. If you do not qualify for the Accelerated Death Benefit Life Plus Rider or it is not available, this rider will be automatically included with your policy if approved in your state at no additional cost; however, we may charge an administrative fee for an advance payment. [CLR-137 0101] |
| () | Accelerated Death Benefit Plus Rider | This rider advances a portion of the death benefit in the event the Insured experiences a named Critical Illness, Permanent Confinement to a Nursing Home, or is diagnosed with a Terminal Illness. If the rider benefit is exercised, a lien is created against the policy and interest charges will be assessed. The Death Benefit payable will be reduced by the amount of any outstanding lien. This rider will be automatically included with your policy if approved in your state at no additional cost, subject to the underwriting classification of the insured. An administrative fee may be charged for an advance payment. [CLR-143 0101] |

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Columbus Life
Insurance Company

Optional Riders and Benefits – Narrative Summary

- (X) **Accelerated Death Benefit Life Plus Rider** This rider advances a portion of the death benefit when the Insured experiences a Terminal Illness, Critical Illness or Chronic Illness. Chronic Illness is defined as being unable to perform two of the six Activities of Daily Living (ADL) without assistance for at least 90 days. If the rider benefit is exercised, a lien is created against the policy and interest charges will be assessed. **The Death Benefit payable will be reduced by the amount of any outstanding lien.** The interest rate may vary depending on the amount of the outstanding lien. This rider will be automatically included with your policy if approved in your state at no additional cost, subject to the underwriting classification of the insured. An administrative fee may be charged for an advance payment. [CLR-202 1409 CA]
- This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).**
- () **Change of Insured Rider** For business-owned policies, this rider permits you to apply to replace the Insured under the policy with a new Insured. Upon our approval of your application subject to underwriting, the policy will be continued on the life of the new Insured subject to the conditions described in this rider. Under current Federal tax law, the exercise of this benefit is taxed as if the policy were surrendered in full for cash. You may realize taxable income in such event. [CLR-160 0308]
- (X) **Overloan Protection Rider** This rider prevents the policy from lapsing due to excessive loans. In order to receive the rider benefit, certain conditions must be satisfied and you must elect to receive the benefit in writing. There is only a charge if the rider benefit is invoked. This rider will be automatically included with your policy if approved in your state. [CLR-178 0707]
- () **Premium Deposit Account** The Premium Deposit Account is an account established under this Rider from which We deduct amounts to pay policy Planned Premiums as described in this Rider. Only one Premium Deposit Account is allowed per policy. The value of Premium Deposit Account is initially equal to the Premium Deposit. Thereafter, the value is reduced by payments made from the Premium Deposit Account to Your policy. There is no charge for this rider.

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Indexed Explorer Plus Universal Life

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Column Headings Defined

Guaranteed	The values shown as "Guaranteed" in this illustration are calculated using the guaranteed minimum interest rate and guaranteed maximum charges. These values are also based upon the premiums, withdrawals and loans displayed in this illustration. A different schedule of premiums, withdrawals/loans will cause the guaranteed values to change.
Non-Guaranteed Midpoint	The values shown as "Non-Guaranteed Midpoint" in this illustration are calculated using the mid-point interest rate between the guaranteed interest rate and the Non-Guaranteed illustrated rate as well as the Non-Guaranteed charges. These Non-Guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy's guarantees. This illustration assumes that the Non-Guaranteed elements will continue unchanged for all years shown. However, Non-Guaranteed elements are likely to change from time to time. This means that the actual results may be more or less favorable than those shown.
Non-Guaranteed	The values shown as "Non-Guaranteed" in this illustration are calculated using Non-Guaranteed interest rates and Non-Guaranteed charges. These Non-Guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy's guarantees. This illustration assumes that the Non-Guaranteed elements will continue unchanged for all years shown. However, Non-Guaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.
Age	Insured's Age at the end of the Policy Year.
End of Yr	The end of each Policy Year.
Annualized Premium Outlay	Total premium projected to be paid into the policy during a policy year. Premiums are assumed to be paid at the beginning of each modal period.
Withdrawals/Loans	This is a sum of loans and withdrawals for each policy year. Loan Repayments will appear as a negative amount.
Mode	Frequency of premium payment. A - Annual, S - Semiannual, Q – Quarterly, M – Monthly.
Account Value	This is the sum of premiums paid, less monthly charges and expenses, plus monthly interest. Withdrawals are assumed to come out at the beginning of the mode selected. This illustrated value is as of the end of the year.
Net Cash Surrender Value	This is equal to the Account Value less any surrender charges and loan indebtedness. The surrender value is illustrated as of the end of the policy year.
Death Benefit	This is the amount payable upon the death of the insured. This amount is illustrated as an end of year value and is net of any loan indebtedness.
Weighted Average Interest Rate	This is the rate applied to your total Net Premiums, minus charges each year. The Weighted Average assumed Interest Rate is shown in the tabular detail of this illustration. It is based on the illustrated Premium Allocation and is Non-Guaranteed. This rate may vary by year.
Indexed Interest Credit	This is the amount of interest credited to an Indexed Account Segment. The Indexed Interest Credit is calculated and added at the end of each Index Period. The Indexed Interest Credit may be \$0.00.

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**Columbus Life
Insurance Company**

Policy Illustration Summary – Numeric Summary

Interest and Cost Scenarios:	<u>Summary Year</u>	<u>Guaranteed</u>	<u>Midpoint</u>	<u>Non-Guaranteed Midpoint</u>	<u>Non-Guaranteed Illustrated</u>
Guaranteed	YEAR 5				
0.00% Interest Rate	Annual Premium	6,000	6,000	6,000	6,000
And Maximum	Cash Value	9,354	12,465	13,879	15,995
Charges	Death Benefit	414,838	417,949	419,363	421,479
Midpoint	YEAR 10				
3.23% Interest Rate	Annual Premium	6,000	6,000	6,000	6,000
and Midpoint Charges	Cash Value	28,003	36,735	39,300	47,928
	Death Benefit	428,917	437,649	440,214	448,842
Non-Guaranteed Midpoint	YEAR 20				
3.23% Interest Rate	Annual Premium	12,000	12,000	12,000	12,000
and Non-Guaranteed	Cash Value	109,257	161,562	177,259	239,546
Charges	Death Benefit	509,257	561,562	577,259	639,546
Non-Guaranteed Illustrated	AGE 70				
6.45% Interest Rate	Annual Premium	0	0	0	0
and Non-Guaranteed	Cash Value	83,018	227,246	256,456	524,331
Charges	Death Benefit	942,518	1,029,892	1,049,536	788,643
	Last Year of Death Benefit	31	34	34	Death
	All Years - Total Premiums	240,000	240,000	240,000	240,000

This policy as illustrated is not a Modified Endowment Contract (MEC).

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

I understand that my premiums will not be invested in the stock market. I understand that the interest rate credited to the Indexed Accounts of my policy will be determined based on the increase of the S&P 500® during each Index Period, the Index Participation Rate, and any applicable Index Cap Rate, Index Threshold Rate and Index Spread Rate declared by the company at the beginning of that Index Period. I understand that interest will never be credited at a rate less than the guaranteed rate of 0.00%. I understand that historical performance of the S&P 500®, excluding dividends, should not be considered a representation of past or future performance of the Indexed Accounts under this life insurance policy.

Applicant/Owner

Date

I certify that this illustration has been presented to the applicant and that I have explained that any Non-Guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent

Date

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company**

Mode: A = Annual; S = Semi-Annual; Q = Quarterly; M = PAT

Premium is assumed to be paid at the beginning of the period for the mode shown.

Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
41	1	6,000.00	0.00	A	0.00%	3,041	0	403,041	3.23%	3,737	0	403,737	6.45%	3,882	0	403,882
42	2	6,000.00	0.00	A	0.00%	6,046	0	406,046	3.23%	7,536	0	407,536	6.45%	7,953	0	407,953
43	3	6,000.00	0.00	A	0.00%	9,011	1,699	409,011	3.23%	11,403	4,091	411,403	6.45%	12,232	4,920	412,232
44	4	6,000.00	0.00	A	0.00%	11,936	5,538	411,936	3.23%	15,349	8,951	415,349	6.45%	16,741	10,343	416,741
45	5	6,000.00	0.00	A	0.00%	14,838	9,354	414,838	3.23%	19,363	13,879	419,363	6.45%	21,479	15,995	421,479
46	6	6,000.00	0.00	A	0.00%	17,715	13,145	417,715	3.23%	23,426	18,856	423,426	6.45%	26,441	21,871	426,441
47	7	6,000.00	0.00	A	0.00%	20,564	16,908	420,564	3.23%	27,530	23,874	427,530	6.45%	31,632	27,976	431,632
48	8	6,000.00	0.00	A	0.00%	23,386	20,644	423,386	3.23%	31,690	28,948	431,690	6.45%	37,079	34,337	437,079
49	9	6,000.00	0.00	A	0.00%	26,171	24,343	426,171	3.23%	35,919	34,091	435,919	6.45%	42,811	40,983	442,811
50	10	6,000.00	0.00	A	0.00%	28,917	28,003	428,917	3.23%	40,214	39,300	440,214	6.45%	48,842	47,928	448,842
		60,000.00	0.00													

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
51	11	12,000.00	0.00	A	0.00%	37,195	37,195	437,195	3.23%	52,226	52,226	452,226	6.45%	63,099	63,099	463,099
52	12	12,000.00	0.00	A	0.00%	45,439	45,439	445,439	3.23%	64,587	64,587	464,587	6.45%	78,247	78,247	478,247
53	13	12,000.00	0.00	A	0.00%	53,628	53,628	453,628	3.23%	77,296	77,296	477,296	6.45%	94,338	94,338	494,338
54	14	12,000.00	0.00	A	0.00%	61,758	61,758	461,758	3.23%	90,361	90,361	490,361	6.45%	111,429	111,429	511,429
55	15	12,000.00	0.00	A	0.00%	69,824	69,824	469,824	3.23%	103,786	103,786	503,786	6.45%	129,582	129,582	529,582
56	16	12,000.00	0.00	A	0.00%	77,830	77,830	477,830	3.23%	117,612	117,612	517,612	6.45%	148,899	148,899	548,899
57	17	12,000.00	0.00	A	0.00%	85,783	85,783	485,783	3.23%	131,864	131,864	531,864	6.45%	169,472	169,472	569,472
58	18	12,000.00	0.00	A	0.00%	93,681	93,681	493,681	3.23%	146,553	146,553	546,553	6.45%	191,382	191,382	591,382
59	19	12,000.00	0.00	A	0.00%	101,513	101,513	501,513	3.23%	161,687	161,687	561,687	6.45%	214,715	214,715	614,715
60	20	12,000.00	0.00	A	0.00%	109,257	109,257	509,257	3.23%	177,259	177,259	577,259	6.45%	239,546	239,546	639,546
		180,000.00	0.00													
61	21	12,000.00	0.00	A	0.00%	118,579	118,579	518,579	3.23%	193,252	193,252	593,252	6.45%	265,947	265,947	665,947
62	22	12,000.00	0.00	A	0.00%	127,735	127,735	527,735	3.23%	209,631	209,631	609,631	6.45%	293,974	293,974	693,974
63	23	12,000.00	0.00	A	0.00%	136,693	136,693	536,693	3.23%	226,378	226,378	626,378	6.45%	323,708	323,708	723,708
64	24	12,000.00	0.00	A	0.00%	145,414	145,414	545,414	3.23%	243,469	243,469	643,469	6.45%	355,231	355,231	755,231
65	25	12,000.00	0.00	A	0.00%	153,875	153,875	553,875	3.23%	260,893	260,893	660,893	6.45%	388,643	388,643	788,643

o Policy Loans illustrated – (I) Indexed or (S) Standard

All values and benefits are shown as of the end of the year, assuming premiums are paid at the beginning of the period for the mode shown. Charges continue to be deducted as long as the policy remains in force and depending on actual results, premiums may need to be continued or resumed. All values and benefits are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the Non-Guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
66	26	0.00	0.00	A	0.00%	144,177	122,802	942,518	3.23%	264,453	243,078	1,049,536	6.45%	412,403	412,403	788,643
67	27	0.00	0.00	A	0.00%	133,645	114,408	942,518	3.23%	267,146	247,908	1,049,536	6.45%	437,708	437,708	788,643
68	28	0.00	0.00	A	0.00%	122,175	105,074	942,518	3.23%	268,925	251,825	1,049,536	6.45%	464,694	464,694	788,643
69	29	0.00	0.00	A	0.00%	109,637	94,674	942,518	3.23%	269,685	254,722	1,049,536	6.45%	493,514	493,514	788,643
70	30	0.00	0.00	A	0.00%	95,843	83,018	942,518	3.23%	269,282	256,456	1,049,536	6.45%	524,331	524,331	788,643
		240,000.00	0.00													
71	31	0.00	44,004.00 I	A	0.00%	80,539	24,430	897,097	3.23%	267,600	211,608	1,004,232	6.45%	557,226	511,922	743,339
72	32	0.00	44,004.00 I	A	0.00%	0	0	0	3.23%	264,497	162,846	956,436	6.45%	592,312	499,212	695,543
73	33	0.00	44,004.00 I	A	0.00%	0	0	0	3.23%	259,767	109,829	906,011	6.45%	629,837	486,312	645,118
74	34	0.00	44,004.00 I	A	0.00%	0	0	0	3.23%	253,146	52,147	852,813	6.45%	670,115	473,392	591,920
75	35	0.00	44,004.00 I	A	0.00%	0	0	0	3.23%	0	0	0	6.45%	713,549	460,702	535,796

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
76	36	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	760,641	448,583	486,615
77	37	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	811,073	436,547	477,101
78	38	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	864,524	424,096	467,322
79	39	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	921,148	411,192	457,249
80	40	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	981,093	397,785	446,839
		240,000.00	440,040.00													
81	41	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,044,503	383,809	436,034
82	42	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,111,522	369,186	424,762
83	43	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,182,283	353,814	412,928
84	44	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,256,902	337,562	400,407
85	45	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,335,552	320,345	387,123

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
86	46	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,418,413	302,065	372,986
87	47	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,505,611	282,560	357,841
88	48	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,597,274	261,650	341,514
89	49	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,693,526	239,139	323,816
90	50	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,794,497	214,815	304,540
		240,000.00	880,080.00													
91	51	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,900,355	188,486	283,504
92	52	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,014,159	162,832	243,399
93	53	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,137,010	138,557	202,667
94	54	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,270,210	116,538	161,942
95	55	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,415,304	97,875	122,028

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
96	56	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,573,334	83,143	83,143
97	57	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,741,619	69,163	69,163
98	58	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,920,832	56,087	56,087
99	59	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,111,690	44,080	44,080
100	60	0.00	44,004.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,314,959	33,326	33,326
		240,000.00	1,320,120.00													
101	61	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,531,561	69,438	69,438
102	62	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,762,472	109,932	109,932
103	63	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,008,647	155,217	155,217
104	64	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,271,104	205,736	205,736
105	65	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,550,930	261,966	261,966

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Illustration – Tabular Detail

					Guaranteed 0.00% Interest Rate				Non-Guaranteed Midpoint 3.23% Interest Rate				Non-Guaranteed 6.45% Interest Rate			
Age	End of Yr	Annualized Premium Outlay	Withdrawals/ Loans	Mode	Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit	Weighted Average Interest Rate	Account Value	Net Cash Surrender Value	Death Benefit
106	66	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,849,286	324,429	324,429
107	67	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,167,409	393,685	393,685
108	68	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,506,621	470,342	470,342
109	69	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,868,333	555,059	555,059
110	70	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	6,254,051	648,547	648,547
		240,000.00	1,320,120.00													
111	71	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	6,665,382	751,576	751,576
112	72	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	7,104,043	864,977	864,977
113	73	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	7,571,864	989,649	989,649
114	74	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	8,070,802	1,126,565	1,126,565
115	75	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	8,602,943	1,276,773	1,276,773
116	76	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	9,170,517	1,441,408	1,441,408
117	77	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	9,775,901	1,621,691	1,621,691
118	78	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	10,421,638	1,818,946	1,818,946
119	79	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	11,110,438	2,034,598	2,034,598
120	80	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	11,845,196	2,270,186	2,270,186
		240,000.00	1,320,120.00													

o Policy Loans illustrated – (I) Indexed or (S) Standard

All values and benefits are shown as of the end of the year, assuming premiums are paid at the beginning of the period for the mode shown. Charges continue to be deducted as long as the policy remains in force and depending on actual results, premiums may need to be continued or resumed. All values and benefits are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the Non-Guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
41	1	6,000.00	0	0	0	0	403,882	107,892	21,380	107,892	26,798
42	2	6,000.00	0	0	0	0	407,953	0	21,380	107,892	26,798
43	3	6,000.00	0	0	0	4,920	412,232	0	21,380	107,892	26,798
44	4	6,000.00	0	0	0	10,343	416,741	0	21,380	107,892	26,798
45	5	6,000.00	0	0	0	15,995	421,479	0	21,380	107,892	26,798
46	6	6,000.00	0	0	0	21,871	426,441	0	21,380	128,280	26,798
47	7	6,000.00	0	0	0	27,976	431,632	0	21,380	149,660	26,798
48	8	6,000.00	0	0	0	34,337	437,079	0	21,380	171,040	N/A
49	9	6,000.00	0	0	0	40,983	442,811	0	21,380	192,420	N/A
50	10	6,000.00	0	0	0	47,928	448,842	0	21,380	213,800	N/A
		60000.00	0	0				107,892	213,800		
51	11	12,000.00	0	0	314	63,099	463,099	0	21,380	235,180	N/A
52	12	12,000.00	0	0	389	78,247	478,247	0	21,380	256,560	N/A
53	13	12,000.00	0	0	469	94,338	494,338	0	21,380	277,940	N/A
54	14	12,000.00	0	0	554	111,429	511,429	0	21,380	299,320	N/A
55	15	12,000.00	0	0	645	129,582	529,582	0	21,380	320,700	N/A

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
56	16	12,000.00	0	0	741	148,899	548,899	0	21,380	342,079	N/A
57	17	12,000.00	0	0	843	169,472	569,472	0	21,380	363,459	N/A
58	18	12,000.00	0	0	952	191,382	591,382	0	21,380	384,839	N/A
59	19	12,000.00	0	0	1,068	214,715	614,715	0	21,380	406,219	N/A
60	20	12,000.00	0	0	1,192	239,546	639,546	0	21,380	427,599	N/A
		180000.00	0	0				107,892	427,599		
61	21	12,000.00	0	0	1,323	265,947	665,947	0	21,380	448,979	N/A
62	22	12,000.00	0	0	1,463	293,974	693,974	0	21,380	470,359	N/A
63	23	12,000.00	0	0	1,610	323,708	723,708	0	21,380	491,739	N/A
64	24	12,000.00	0	0	1,767	355,231	755,231	0	21,380	513,119	N/A
65	25	12,000.00	0	0	1,934	388,643	788,643	0	21,380	534,499	N/A
66	26	0.00	0	0	2,052	412,403	788,643	231,379	13,502	548,001	23,002
67	27	0.00	0	0	2,178	437,708	788,643	0	13,502	561,504	23,002
68	28	0.00	0	0	2,312	464,694	788,643	0	13,502	575,006	23,002
69	29	0.00	0	0	2,455	493,514	788,643	0	13,502	588,508	23,002
70	30	0.00	0	0	2,609	524,331	788,643	0	13,502	602,010	23,002
		240000.00	0	0				339,271	602,010		

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
71	31	0.00	0	44,004 I	2,772	511,922	743,339	0	13,502	615,513	23,002
72	32	0.00	0	44,004 I	2,947	499,212	695,543	0	13,502	629,015	23,002
73	33	0.00	0	44,004 I	3,134	486,312	645,118	0	13,502	642,517	N/A
74	34	0.00	0	44,004 I	3,334	473,392	591,920	0	13,502	656,019	N/A
75	35	0.00	0	44,004 I	3,550	460,702	535,796	0	13,502	669,521	N/A
76	36	0.00	0	44,004 I	3,784	448,583	486,615	0	13,502	683,024	N/A
77	37	0.00	0	44,004 I	4,035	436,547	477,101	0	13,502	696,526	N/A
78	38	0.00	0	44,004 I	4,301	424,096	467,322	0	13,502	710,028	N/A
79	39	0.00	0	44,004 I	4,583	411,192	457,249	0	13,502	723,530	N/A
80	40	0.00	0	44,004 I	4,881	397,785	446,839	0	13,502	737,032	N/A
		240000.00	0	440,040				339,271	737,032		
81	41	0.00	0	44,004 I	5,197	383,809	436,034	0	13,502	750,535	N/A
82	42	0.00	0	44,004 I	5,530	369,186	424,762	0	13,502	764,037	N/A
83	43	0.00	0	44,004 I	5,882	353,814	412,928	0	13,502	777,539	N/A
84	44	0.00	0	44,004 I	6,253	337,562	400,407	0	13,502	791,041	N/A
85	45	0.00	0	44,004 I	6,645	320,345	387,123	0	13,502	804,544	N/A

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
86	46	0.00	0	44,004 I	7,057	302,065	372,986	0	13,502	818,046	N/A
87	47	0.00	0	44,004 I	7,491	282,560	357,841	0	13,502	831,548	N/A
88	48	0.00	0	44,004 I	7,947	261,650	341,514	0	13,502	845,050	N/A
89	49	0.00	0	44,004 I	8,426	239,139	323,816	0	13,502	858,552	N/A
90	50	0.00	0	44,004 I	8,928	214,815	304,540	0	13,502	872,055	N/A
		240000.00	0	880,080				339,271	872,055		
91	51	0.00	0	44,004 I	9,455	188,486	283,504	0	13,502	885,557	N/A
92	52	0.00	0	44,004 I	10,021	162,832	243,399	0	13,502	899,059	N/A
93	53	0.00	0	44,004 I	10,632	138,557	202,667	0	13,502	912,561	N/A
94	54	0.00	0	44,004 I	11,295	116,538	161,942	0	13,502	926,064	N/A
95	55	0.00	0	44,004 I	12,016	97,875	122,028	0	13,502	939,566	N/A
96	56	0.00	0	44,004 I	12,803	83,143	83,143	0	13,502	953,068	N/A
97	57	0.00	0	44,004 I	13,640	69,163	69,163	0	13,502	966,570	N/A
98	58	0.00	0	44,004 I	14,532	56,087	56,087	0	13,502	980,072	N/A
99	59	0.00	0	44,004 I	15,481	44,080	44,080	0	13,502	993,575	N/A
100	60	0.00	0	44,004 I	16,492	33,326	33,326	0	13,502	1,007,077	N/A
		240000.00	0	1,320,120				339,271	1,007,077		

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
101	61	0.00	0	0	17,570	69,438	69,438	0	13,502	1,020,579	N/A
102	62	0.00	0	0	18,719	109,932	109,932	0	13,502	1,034,081	N/A
103	63	0.00	0	0	19,944	155,217	155,217	0	13,502	1,047,584	N/A
104	64	0.00	0	0	21,249	205,736	205,736	0	13,502	1,061,086	N/A
105	65	0.00	0	0	22,641	261,966	261,966	0	13,502	1,074,588	N/A
106	66	0.00	0	0	24,126	324,429	324,429	0	13,502	1,088,090	N/A
107	67	0.00	0	0	25,709	393,685	393,685	0	13,502	1,101,592	N/A
108	68	0.00	0	0	27,396	470,342	470,342	0	13,502	1,115,095	N/A
109	69	0.00	0	0	29,196	555,059	555,059	0	13,502	1,128,597	N/A
110	70	0.00	0	0	31,115	648,547	648,547	0	13,502	1,142,099	N/A
		240000.00	0	1,320,120				339,271	1,142,099		
111	71	0.00	0	0	33,161	751,576	751,576	0	13,502	1,155,601	N/A
112	72	0.00	0	0	35,344	864,977	864,977	0	13,502	1,169,103	N/A
113	73	0.00	0	0	37,671	989,649	989,649	0	13,502	1,182,606	N/A
114	74	0.00	0	0	40,153	1,126,565	1,126,565	0	13,502	1,196,108	N/A
115	75	0.00	0	0	42,801	1,276,773	1,276,773	0	13,502	1,209,610	N/A

o Policy Loans illustrated – (I) Indexed or (S) Standard

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual


**Columbus Life
Insurance Company**
Policy Outlay - Non-Guaranteed

Premium Outlay								Guideline Premiums			
Age	End of Yr	Annualized Premium Outlay	Withdrawal	Annualized Loan	Indexed Interest Credit	Net Cash Surrender Value	Death Benefit	Single	Annual	Total	MEC Limit
116	76	0.00	0	0	45,624	1,441,408	1,441,408	0	13,502	1,223,112	N/A
117	77	0.00	0	0	48,636	1,621,691	1,621,691	0	13,502	1,236,615	N/A
118	78	0.00	0	0	51,849	1,818,946	1,818,946	0	13,502	1,250,117	N/A
119	79	0.00	0	0	55,276	2,034,598	2,034,598	0	13,502	1,263,619	N/A
120	80	0.00	0	0	58,931	2,270,186	2,270,186	0	13,502	1,277,121	N/A
		240000.00	0	1,320,120				339,271	1,277,121		

o Policy Loans illustrated – (I) Indexed or (S) Standard

The values and benefits are not guaranteed and are subject to change. All values and benefits are shown as of the end of the year, assuming premiums are paid at the beginning of the period for the mode shown. Charges continue to be deducted as long as the policy remains in force and depending on actual results, premiums may need to be continued or resumed. All values and benefits are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the Non-Guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable. This is a supplemental illustration and must be accompanied by a basic illustration. Please refer to the Policy Illustration Tabular Detail pages for Guaranteed elements and other important information.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT
Male Issue Age 40
Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Additional Information

Tax Efficiency

Interest on your policy is tax deferred. Partial Surrenders and loans are not subject to federal income tax if certain government criteria are met.

Definition of Life Insurance

You have selected the Guideline Premium Test. This illustration follows Section 7702 of the Internal Revenue Code (IRC). There is a limitation of the total premium paid for a policy based on the Guideline Premiums. The total premiums paid must not exceed the greater of the Guideline Single Premium or the cumulative Guideline Annual Premiums. We may refund any premium that exceeds this test.

The initial Guideline Premiums for this illustration are:

Guideline Single Premium:	\$107,891.96
Guideline Annual Premium:	\$21,379.97

Changes to your policy will impact this test and cause your Guideline limitations to be recalculated. Sharp decreases of the Specified Amount can result in a negative Guideline Premium which may prevent additional premium payments from being made and can cause forced distributions to occur in order to maintain a balance between the cumulative premiums paid and the allowable limit. If forced distributions continue each policy year, the Cash Surrender Value can become depleted. Once the value is exhausted and costs can no longer be deducted, a much larger premium payment may be needed in later years to maintain coverage. This can also occur with other policy changes but is not as likely. Before making changes to your policy, consider requesting an illustration outlining those changes and review them with your tax or legal advisor.

TAMRA 7-Pay Premium

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a Modified Endowment Contract (MEC) premium limitation during the first 7 years and 7 years following any Material policy changes. Material changes are defined as; Death Benefit increases (including an increase in Death Benefit resulting from a Death Benefit Option change), addition of a policy rider or a class reduction (such as smoker to non-smoker).

A Reduction in Benefits during any 7 year period will cause a re-calculation of the 7 pay premium and may cause the policy to become a MEC. Reduction in Benefits are defined as; a policy decrease or the removal of a policy rider.

Exceeding the MEC premium limitation would cause any distributions including policy loans and surrenders to be taxable to the extent that there is a gain in the policy (any interest earned would be distributed first and taxed as ordinary income). In addition, there is a penalty of 10% of taxable income for distributions from such policies before age 59½ with certain exceptions.

MEC Limit Premium:	\$26,798.38
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Tax Advice

This illustration does not provide advice. We recommend you discuss the tax implications of this policy with your tax advisor. We do not offer legal or tax advice.

Disclosures

Guarantees are based on the claims paying ability of the issuing company. Issuer has sole financial responsibility for its products. Product and rider features, provisions, availability, definitions and benefits may vary by state. See your financial professional for details and limitations.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by Columbus Life Insurance Company.

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. You should contact your personal tax advisor for assistance.

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

Age	End of Year	Cash Surrender Value	Net Amount at Risk	Death Benefit	Chronic Illness Max Periodic Payment Advance ^{1,2}	Chronic Illness Max Lump Sum Advance Amount	Chronic Lump Sum Remaining Death Benefit	Critical Illness Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
41	1	0	399,334	403,882	187,043	147,902	244,148	23,148	378,882	221,852	164,282
42	2	0	399,327	407,953	188,913	147,899	248,222	23,148	382,953	221,849	168,357
43	3	4,920	399,320	412,232	191,122	152,697	247,584	27,948	382,312	226,645	167,720
44	4	10,343	399,313	416,741	193,461	157,984	246,673	33,238	381,398	231,931	166,811
45	5	15,995	399,305	421,479	195,917	163,496	245,762	38,753	380,484	237,441	165,901
46	6	21,871	399,297	426,441	198,488	169,225	244,851	44,486	379,570	243,169	164,992
47	7	27,976	399,288	431,632	201,177	175,178	243,941	50,441	378,656	249,120	164,083
48	8	34,337	399,280	437,079	203,994	181,381	243,030	56,647	377,742	255,321	163,174
49	9	40,983	399,270	442,811	206,956	187,861	242,120	63,132	376,828	261,800	162,266
50	10	47,928	399,260	448,842	210,069	194,633	241,210	69,907	375,914	268,570	161,358
51	11	63,099	399,237	463,099	217,454	209,727	240,305	85,010	375,000	283,660	160,458
52	12	78,247	399,213	478,247	225,193	224,570	240,315	99,861	375,000	298,498	160,472
53	13	94,338	399,186	494,338	233,413	240,335	240,325	115,636	375,000	314,259	160,488
54	14	111,429	399,158	511,429	242,145	257,081	240,337	132,392	375,000	330,999	160,505
55	15	129,582	399,129	529,582	251,419	274,866	240,349	150,189	375,000	348,779	160,523

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

Age	End of Year	Cash Surrender Value	Net Amount at Risk	Death Benefit	Chronic Illness Max Periodic Payment Advance ^{1,2}	Chronic Illness Max Lump Sum Advance Amount	Chronic Lump Sum Remaining Death Benefit	Critical Illness Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
56	16	148,899	399,097	548,899	261,285	293,794	240,361	169,128	375,000	367,701	160,541
57	17	169,472	399,064	569,472	271,791	313,950	240,375	189,297	375,000	387,851	160,562
58	18	191,382	399,028	591,382	282,980	335,417	240,389	210,777	375,000	409,311	160,584
59	19	214,715	398,990	614,715	294,896	358,279	240,404	233,653	375,000	432,166	160,606
60	20	239,546	398,949	639,546	307,579	382,608	240,420	257,997	375,000	456,488	160,630
61	21	265,947	398,906	665,947	321,065	408,476	240,437	283,881	375,000	482,347	160,656
62	22	293,974	398,860	693,974	335,384	435,936	240,456	311,358	375,000	509,799	160,684
63	23	323,708	398,812	723,708	350,578	465,069	240,475	340,509	375,000	538,923	160,713
64	24	355,231	398,760	755,231	366,687	495,954	240,496	371,414	375,000	569,799	160,744
65	25	388,643	398,706	788,643	383,762	528,691	240,518	404,171	375,000	602,526	160,776
66	26	412,403	378,863	788,643	386,590	544,637	224,694	427,465	351,240	614,797	148,922
67	27	437,708	353,807	788,643	386,590	560,165	209,412	452,274	325,935	625,685	138,650
68	28	464,694	327,090	788,643	386,590	576,727	193,113	478,730	298,949	637,299	127,695
69	29	493,514	298,560	788,643	386,590	594,415	175,705	506,985	270,129	649,704	115,993
70	30	524,331	268,056	788,643	386,590	613,330	157,089	537,198	239,312	662,970	103,478

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

Age	End of Year	Cash Surrender Value	Net Amount at Risk	Death Benefit	Chronic Illness Max Periodic Payment Advance ^{1,2}	Chronic Illness Max Lump Sum Advance Amount	Chronic Lump Sum Remaining Death Benefit	Critical Illness Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
71	31	557,226	235,484	788,643	386,590	633,516	91,919	568,104	162,565	677,125	44,822
72	32	592,312	200,748	788,643	386,590	655,050	22,931	599,286	83,156	692,225	0
73	33	629,837	163,607	788,643	386,590	678,082	0	632,636	0	708,380	0
74	34	670,115	123,753	788,643	386,590	702,810	0	668,434	0	725,727	0
75	35	713,549	80,793	788,643	386,590	729,481	0	707,039	0	744,443	0
76	36	760,641	36,352	798,673	386,590	759,190	0	749,092	0	765,921	0
77	37	811,073	38,763	851,626	411,312	809,526	0	798,758	0	816,704	0
78	38	864,524	41,319	907,750	438,446	862,876	0	851,399	0	870,528	0
79	39	921,148	44,027	967,205	467,192	919,392	0	907,162	0	927,545	0
80	40	981,093	46,893	1,030,147	497,627	979,223	0	966,198	0	987,907	0
81	41	1,044,503	49,926	1,096,729	529,827	1,042,514	0	1,028,646	0	1,051,759	0
82	42	1,111,522	53,131	1,167,098	563,864	1,109,406	0	1,094,647	0	1,119,245	0
83	43	1,182,283	56,516	1,241,397	599,807	1,180,033	0	1,164,334	0	1,190,499	0
84	44	1,256,902	60,085	1,319,747	637,717	1,254,510	0	1,237,820	0	1,265,637	0
85	45	1,335,552	63,848	1,402,330	677,680	1,333,012	0	1,315,277	0	1,344,836	0

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

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86	46	1,418,413	67,812	1,489,334	719,784	1,415,717	0	1,396,880	0	1,428,274	0
87	47	1,505,611	71,984	1,580,892	764,102	1,502,750	0	1,482,755	0	1,516,081	0
88	48	1,597,274	76,370	1,677,137	810,696	1,594,240	0	1,573,026	0	1,608,382	0
89	49	1,693,526	80,976	1,778,202	859,633	1,690,311	0	1,667,817	0	1,705,306	0
90	50	1,794,497	85,808	1,884,222	910,977	1,791,092	0	1,767,256	0	1,806,982	0
91	51	1,900,355	90,874	1,995,373	964,811	1,896,751	0	1,871,508	0	1,913,579	0
92	52	2,014,159	76,390	2,094,725	980,392	2,002,958	0	1,981,738	0	2,017,104	0
93	53	2,137,010	59,909	2,201,120	980,392	2,117,296	0	2,100,655	0	2,128,391	0
94	54	2,270,210	41,188	2,315,614	980,392	2,240,951	0	2,229,510	0	2,248,578	0
95	55	2,415,304	19,936	2,439,457	980,392	2,375,328	0	2,369,791	0	2,379,020	0
96	56	2,573,334	0	2,573,334	980,392	2,522,877	0	2,522,877	0	2,522,877	0
97	57	2,741,619	0	2,741,619	980,392	2,687,862	0	2,687,862	0	2,687,862	0
98	58	2,920,832	0	2,920,832	980,392	2,863,561	0	2,863,561	0	2,863,561	0
99	59	3,111,690	0	3,111,690	980,392	3,050,677	0	3,050,677	0	3,050,677	0
100	60	3,314,959	0	3,314,959	980,392	3,249,960	0	3,249,960	0	3,249,960	0

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

**Columbus Life
Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

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101	61	3,531,561	0	3,531,561	980,392	3,462,315	0	3,462,315	0	3,462,315	0
102	62	3,762,472	0	3,762,472	980,392	3,688,698	0	3,688,698	0	3,688,698	0
103	63	4,008,647	0	4,008,647	980,392	3,930,046	0	3,930,046	0	3,930,046	0
104	64	4,271,104	0	4,271,104	980,392	4,187,357	0	4,187,357	0	4,187,357	0
105	65	4,550,930	0	4,550,930	980,392	4,461,696	0	4,461,696	0	4,461,696	0
106	66	4,849,286	0	4,849,286	980,392	4,754,202	0	4,754,202	0	4,754,202	0
107	67	5,167,409	0	5,167,409	980,392	5,066,087	0	5,066,087	0	5,066,087	0
108	68	5,506,621	0	5,506,621	980,392	5,398,648	0	5,398,648	0	5,398,648	0
109	69	5,868,333	0	5,868,333	980,392	5,753,268	0	5,753,268	0	5,753,268	0
110	70	6,254,051	0	6,254,051	980,392	6,131,423	0	6,131,423	0	6,131,423	0
111	71	6,665,382	0	6,665,382	980,392	6,534,689	0	6,534,689	0	6,534,689	0
112	72	7,104,043	0	7,104,043	980,392	6,964,748	0	6,964,748	0	6,964,748	0
113	73	7,571,864	0	7,571,864	980,392	7,423,396	0	7,423,396	0	7,423,396	0
114	74	8,070,802	0	8,070,802	980,392	7,912,551	0	7,912,551	0	7,912,551	0
115	75	8,602,943	0	8,602,943	980,392	8,434,258	0	8,434,258	0	8,434,258	0

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Designed for VALUED CLIENT

Male Issue Age 40

Standard-TNU

\$400,000 Specified Amount

Death Benefit Option 2

Modal Premium \$6,000.00 Annual

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Insurance Company****Supplemental Illustration
Accelerated Death Benefit Life Plus Rider Values Report - Non-Guaranteed Values
CLR-202 1409 CA**

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116	76	9,170,517	0	9,170,517	980,392	8,990,703	0	8,990,703	0	8,990,703	0
117	77	9,775,901	0	9,775,901	980,392	9,584,217	0	9,584,217	0	9,584,217	0
118	78	10,421,638	0	10,421,638	980,392	10,217,292	0	10,217,292	0	10,217,292	0
119	79	11,110,438	0	11,110,438	980,392	10,892,586	0	10,892,586	0	10,892,586	0
120	80	11,845,196	0	11,845,196	980,392	11,612,938	0	11,612,938	0	11,612,938	0

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Standard-TNU
\$400,000 Specified Amount
Death Benefit Option 2
Modal Premium \$6,000.00 Annual



Columbus Life
Insurance Company

Supplemental Illustration Understanding Your Life Plus Rider CLR-202 1409 CA

What is Life Plus?

Columbus Life's Life *Plus* living benefit is provided at no additional premium¹ and is called an Accelerated Death Benefit Rider in your policy. This rider gives you the power to access a portion of your life insurance policy's Death Benefit while you are living, provided you meet certain criteria as specified by the rider and the laws in your state. In other words, you can receive lump sum advance payments over time against your policy's Death Benefit and have the freedom to spend them however you choose. Additionally the Chronic Illness qualifying event has a periodic payment option available with different limits. There are no restrictions regarding how the advance is used. No bills or receipts are required to receive the benefits, and in many instances, benefits are tax-free.

When can I use it?

The Life *Plus* Accelerated Death Benefit Rider will be added to your policy by Columbus Life, where approved. The rider allows an advance against the Death Benefit if you experience one of the following three qualifying events:

- **Critical Illness.** Critical Illness is defined as the Insured has a medical condition that is diagnosed while the rider is in force that would, in the absence of treatment, result in the Insured's death within 6 months.
- **Chronic Illness.** Chronic Illness is defined as an individual:
 - being unable to perform at least two of six Activities of Daily Living (ADLs), without substantial assistance for a period of at least 90 days due to a loss of functional capacity. The six ADLs are routine daily activities generally considered necessary for a self-sustaining person to remain independent: eating, bathing, continence, dressing, toileting, and transferring (moving in or out of a bed or chair). A Licensed Health Care Practitioner must have determined the loss of ability to perform those ADLs is expected to be permanent or
 - requiring Substantial Supervision to protect himself/herself from threats to health and safety due to Severe Cognitive Impairment.
- **Terminal Illness.** Terminal Illness is defined as an illness that is expected to result in death in one year. Some states define the terminal illness time frame as two years or less.

The qualifying terms and conditions for accessing accelerated benefits vary by state. Be sure to check with your financial professional to determine the requirements in your state.

¹This rider is added at no additional premium; however, we may charge a fee of up to \$250 for processing an advance payment claim. An advance is treated as a lien secured by the Death Benefit of the policy. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary as required by the laws of your state. The lien may be increased if necessary to keep this policy in effect.

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Columbus Life
Insurance Company

Supplemental Illustration Understanding Your Life Plus Rider

How is Your Benefit Calculated?

The Lump Sum Maximum Advance Amount³ available is equal to the policy's cash surrender value plus:

- **For a critical illness:** the lesser of (a) \$25,000 or (b) 10% of the Net Amount at Risk² of your policy
- **For chronic illness:** the lesser of (a) \$250,000 or (b) 40% of the Net Amount at Risk
- **For terminal illness:** the lesser of (a) \$250,000 or (b) 60% of the Net Amount at Risk

The Lump Sum Maximum Advance Amount is derived from a formula that takes into account your Net Amount at Risk plus the total available cash surrender value. The minimum amount of any advance is \$500. If more than one qualifying event occurs simultaneously, Columbus Life will use the qualifying event with the highest maximum advance amount to determine the available lump-sum payment, unless you elect otherwise.

The Maximum Periodic Payment Benefit³ for Chronic Illness is the lesser of \$1,000,000 or 50% of the Death Benefit with Maximum Annualized Periodic Benefit equal to the lesser of the annualized IRS Per Diem Limitation or \$240,000. Once you have elected Periodic Payments you cannot change the amount or to a lump sum for the Chronic claim. They can only be discontinued.

The available accelerated Death Benefit is calculated by a formula that may vary by state.

How does it affect my policy?

Once an advance is taken, a lien is placed against your policy. If you have an outstanding loan on the policy, the advance will be applied to the loan repayment first and you will receive the balance. Your monthly policy charges will be added to the lien each month and your policy account value will continue to accumulate at the current interest rate. Premium is no longer required to keep the policy in force but if premium is paid it will reduce the lien. If your policy is on waiver, the premium or cost being waived will not be applied to the lien. The lien will accumulate interest each year. The cash surrender value portion of the lien will accumulate at the policy loan rate and the Death Benefit portion will accumulate at 8.00%. The Death Benefit and Net Cash Surrender Value are reduced by the outstanding lien. If the Death Benefit at the time of advance is \$75,000 or greater, the Death Benefit will not be reduced below \$10,000 by the lien. This is referred to as the Residual Death Benefit.

²Net Amount at Risk is defined as approximately the difference between the Death Benefit of the policy discounted by one month's worth of interest at the policy's guaranteed interest rate and the Account Value.

³Lien interest to the next policy anniversary will be subtracted from the Lump Sum Maximum Advance Amount and the Maximum Periodic Payment Benefit at the time of advance.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

This supplemental illustration must be accompanied by a basic illustration for required disclosure.

Presented by FINANCIAL ADVISOR

June 24, 2021 Server v1.606.7100.93275

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*This is page 2 of 2 pages
and is not valid unless all pages are included*

Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	40 Standard-TNU	Initial Premium:	\$6,000.00
Special Class:	None	Initial Death Benefit:	\$400,000

							Non-Guaranteed Policy Values Assumed @ 6.45%	
End of Year	Age	Annual Outlay	Taxable Fund @ 4.00%	Taxable Fund @ 6.00%	Taxable Fund @ 8.00%	Tax-Free Fund @ 4.00%	Surr. Cash Value	Death Benefit
1	41	6,000	6,045	6,135	6,225	6,060	0	403,882
2	42	6,000	12,135	12,408	12,683	12,181	0	407,953
3	43	6,000	18,271	18,822	19,384	18,362	4,920	412,232
4	44	6,000	24,453	25,381	26,336	24,606	10,343	416,741
5	45	6,000	30,682	32,087	33,549	30,912	15,995	421,479
6	46	6,000	36,957	38,944	41,032	37,281	21,871	426,441
7	47	6,000	43,279	45,955	48,795	43,714	27,976	431,632
8	48	6,000	49,649	53,124	56,850	50,211	34,337	437,079
9	49	6,000	56,066	60,454	65,207	56,773	40,983	442,811
10	50	6,000	62,532	67,949	73,877	63,401	47,928	448,842
		60,000						
11	51	12,000	75,091	81,748	89,098	76,155	63,099	463,099
12	52	12,000	87,744	95,858	104,889	89,037	78,247	478,247
13	53	12,000	100,492	110,284	121,272	102,047	94,338	494,338
14	54	12,000	113,335	125,036	138,270	115,187	111,429	511,429
15	55	12,000	126,275	140,119	155,905	128,459	129,582	529,582
16	56	12,000	139,313	155,542	174,201	141,864	148,899	548,899
17	57	12,000	152,447	171,312	193,184	155,403	169,472	569,472
18	58	12,000	165,681	187,436	212,878	169,077	191,382	591,382
19	59	12,000	179,013	203,923	233,311	182,887	214,715	614,715
20	60	12,000	192,446	220,782	254,511	196,836	239,546	639,546
		180,000						

Rate of Return Needed to Match Indexed Explorer Plus [®] UL 2019 Taxable Fund*		Tax Free Fund
Assumed Surr. Cash Value	\$239,546	4.16%
Assumed Death Benefit	\$639,546	16.72%
		3.12%
		12.54%

* The interest on this financial instrument is taxable as earned.

The values and benefits are not guaranteed and are subject to change unless the column is marked guaranteed. This supplemental illustration must be accompanied by a basic illustration for required disclosure.

Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for: VALUED CLIENT
Male Age: 40 Standard-TNU
Special Class: None

Tax Bracket: 25%
Initial Premium: \$6,000.00
Initial Death Benefit: \$400,000

							Non-Guaranteed Policy Values Assumed @6.45%	
End of Year	Age	Annual Outlay	Taxable Fund @4.00%	Taxable Fund @6.00%	Taxable Fund @8.00%	Tax-Free Fund @4.00%	Surr. Cash Value	Death Benefit
21	61	12,000	205,979	238,019	276,505	210,925	265,947	665,947
22	62	12,000	219,614	255,645	299,324	225,154	293,974	693,974
23	63	12,000	233,351	273,667	322,998	239,525	323,708	723,708
24	64	12,000	247,191	292,094	347,561	254,041	355,231	755,231
25	65	12,000	261,135	310,936	373,044	268,701	388,643	788,643
26	66	0	263,094	317,932	387,033	271,388	412,403	788,643
27	67	0	265,067	325,086	401,547	274,102	437,708	788,643
28	68	0	267,055	332,400	416,605	276,843	464,694	788,643
29	69	0	269,058	339,879	432,228	279,611	493,514	788,643
30	70	0	271,076	347,527	448,436	282,407	524,331	788,643
		240,000						
31	71	-44,004	228,775	310,352	419,599	240,787	511,922	743,339
32	72	-44,004	186,157	272,341	389,679	198,751	499,212	695,543
33	73	-44,004	143,219	233,474	358,638	156,295	486,312	645,118
34	74	-44,004	99,959	193,733	326,433	113,414	473,392	591,920
35	75	-44,004	56,375	153,098	293,020	70,104	460,702	535,796
36	76	-44,004	12,463	111,549	258,354	26,361	448,583	486,615
37	77	-44,004	-31,777	69,065	222,388	-17,820	436,547	477,101
38	78	-44,004	-76,350	25,624	185,074	-62,442	424,096	467,322
39	79	-44,004	-121,256	-18,793	146,360	-107,510	411,192	457,249
40	80	-44,004	-166,500	-64,210	106,194	-153,030	397,785	446,839
		-200,040						
41	81	-44,004	-212,082	-110,649	64,522	-199,004	383,809	436,034
42	82	-44,004	-258,007	-158,133	21,288	-245,438	369,186	424,762
43	83	-44,004	-304,276	-206,685	-23,568	-292,336	353,814	412,928
44	84	-44,004	-350,892	-256,329	-70,106	-339,704	337,562	400,407
45	85	-44,004	-397,858	-307,091	-118,389	-387,545	320,345	387,123
46	86	-44,004	-445,176	-358,994	-168,483	-435,864	302,065	372,986
47	87	-44,004	-492,849	-412,066	-220,455	-484,667	282,560	357,841
48	88	-44,004	-540,879	-466,331	-274,376	-533,958	261,650	341,514
49	89	-44,004	-589,270	-521,818	-330,320	-583,741	239,139	323,816
50	90	-44,004	-638,023	-578,553	-388,361	-634,023	214,815	304,540
		-640,080						

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Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for: VALUED CLIENT
Male Age: 40 Standard-TNU
Special Class: None

Tax Bracket: 25%
Initial Premium: \$6,000.00
Initial Death Benefit: \$400,000

							Non-Guaranteed Policy Values Assumed @6.45%	
End of Year	Age	Annual Outlay	Taxable Fund @4.00%	Taxable Fund @6.00%	Taxable Fund @8.00%	Tax-Free Fund @4.00%	Surr. Cash Value	Death Benefit
51	91	-44,004	-687,143	-636,564	-448,579	-684,807	188,486	283,504
52	92	-44,004	-736,630	-695,881	-511,054	-736,099	162,832	243,399
53	93	-44,004	-786,489	-756,533	-575,873	-787,904	138,557	202,667
54	94	-44,004	-836,722	-818,549	-643,122	-840,227	116,538	161,942
55	95	-44,004	-887,331	-881,960	-712,894	-893,074	97,875	122,028
56	96	-44,004	-938,320	-946,798	-785,281	-946,448	83,143	83,143
57	97	-44,004	-989,691	-1,013,095	-860,384	-1,000,357	69,163	69,163
58	98	-44,004	-1,041,448	-1,080,884	-938,302	-1,054,804	56,087	56,087
59	99	-44,004	-1,093,593	-1,150,198	-1,019,143	-1,109,797	44,080	44,080
60	100	-44,004	-1,146,129	-1,221,072	-1,103,015	-1,165,339	33,326	33,326
		-1,080,120						
61	101	0	-1,154,725	-1,248,546	-1,144,378	-1,176,992	69,438	69,438
62	102	0	-1,163,385	-1,276,638	-1,187,292	-1,188,762	109,932	109,932
63	103	0	-1,172,111	-1,305,362	-1,231,815	-1,200,649	155,217	155,217
64	104	0	-1,180,902	-1,334,733	-1,278,008	-1,212,656	205,736	205,736
65	105	0	-1,189,758	-1,364,764	-1,325,934	-1,224,783	261,966	261,966
66	106	0	-1,198,682	-1,395,472	-1,375,656	-1,237,030	324,429	324,429
67	107	0	-1,207,672	-1,426,870	-1,427,243	-1,249,401	393,685	393,685
68	108	0	-1,216,729	-1,458,974	-1,480,765	-1,261,895	470,342	470,342
69	109	0	-1,225,855	-1,491,801	-1,536,294	-1,274,514	555,059	555,059
70	110	0	-1,235,049	-1,525,367	-1,593,905	-1,287,259	648,547	648,547
		-1,080,120						
71	111	0	-1,244,312	-1,559,687	-1,653,676	-1,300,131	751,576	751,576
72	112	0	-1,253,644	-1,594,780	-1,715,689	-1,313,133	864,977	864,977
73	113	0	-1,263,046	-1,630,663	-1,780,027	-1,326,264	989,649	989,649
74	114	0	-1,272,519	-1,667,353	-1,846,778	-1,339,527	1,126,565	1,126,565
75	115	0	-1,282,063	-1,704,868	-1,916,032	-1,352,922	1,276,773	1,276,773
76	116	0	-1,291,678	-1,743,228	-1,987,884	-1,366,451	1,441,408	1,441,408
77	117	0	-1,301,366	-1,782,451	-2,062,429	-1,380,116	1,621,691	1,621,691
78	118	0	-1,311,126	-1,822,556	-2,139,770	-1,393,917	1,818,946	1,818,946
79	119	0	-1,320,960	-1,863,563	-2,220,012	-1,407,856	2,034,598	2,034,598
80	120	0	-1,330,867	-1,905,493	-2,303,262	-1,421,935	2,270,186	2,270,186
		-1,080,120						

Many "tax-free" funds are still subject to state income taxes. This illustration does not take state income taxes into account.

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Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	40 Standard-TNU	Initial Premium:	\$6,000.00
Special Class:	None	Initial Death Benefit:	\$400,000

The life insurance cash value and death benefit are based on an interest rate of 0.00%.

Tax Advantages of Indexed Explorer Plus[®] UL 2019

Under certain provisions of the Internal Revenue Code, death benefits are received income tax free, and life insurance cash values accumulate income tax deferred. Policy loans and withdrawals are not always income tax free. Independent tax advice may be needed.

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Columbus Life
Insurance Company

A member of Western & Southern Financial Group

Company Ratings

Outstanding Financial Strength

As a life insurance company, our financial strength is a valuable indicator of our dependability — both today and tomorrow. For more than 100 years, clients have relied on Columbus Life's insurance and annuity products to help plan and protect their future. Our financial strength is rigorously examined and evaluated by independent rating agencies, and includes these superior ratings.

A+
SUPERIOR

A.M. Best

for superior ability to meet ongoing insurance obligations (second highest of 16 ratings; rating held since June 2009)

AA-
VERY
STRONG

Standard & Poor's

for very strong financial security characteristics (fourth highest of 21 ratings; rating held since August 2018)

AA
VERY
STRONG

Fitch

for very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings; rating held since June 2009)

96 OF
100

Comdex Ranking

The Comdex is a composite of all the ratings a company has received from the four major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

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