



Columbus Life Insurance Company

Life Insurance Policy Illustration

Voyager® Universal Life with Lifetime No-Lapse Guarantee
Flexible Premium Adjustable Life
Policy Series ICC10 CL 87 1006

Designed for

VALUED CLIENT
Utah

Presented by

FINANCIAL ADVISOR
UT

August 18, 2020

This is a life insurance illustration and not a contract. The purpose of this illustration is to show how a Columbus Life Voyager Flexible Premium Adjustable Life Insurance Policy works and to demonstrate how the assumed interest rates may affect the policy account value and the death benefit. 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.

Columbus Life Insurance Company, 400 East Fourth Street, Cincinnati, OH 45202-3302
A member of Western & Southern Financial Group®

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

Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 Annual



Columbus Life
Insurance Company

Policy Illustration Explanation – Narrative Summary

Voyager 2018 UL - Flexible Premium Adjustable Life Insurance Policy

The policy is a flexible premium adjustable Life Insurance product. The policy will remain in force as long as its Net Cash Surrender Value is sufficient to pay monthly policy expenses or the No-Lapse Guarantee is in effect because the required premiums have been paid.

Underwriting Class: Male Super Preferred-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 1

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: \$250,000

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 illustrated 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: \$1,138.74 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.

Selected No-Lapse Guarantee Minimum Monthly Premium: Lifetime \$96.67

If you pay the Selected No-Lapse Guarantee Minimum Monthly Premium to age 100, the policy will remain in force for the lifetime of the Insured, even if your Net Cash Surrender Value falls to zero, and regardless of the rate of return on your policy.

Providing that the sum of the premiums paid (less any withdrawals and outstanding loan balance) exceeds the required accumulated premiums, the death benefit is guaranteed for the insured's lifetime. 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.

No-Lapse Guarantee Notes

By paying only the No-Lapse Guarantee Minimum Monthly Premium, you may be forgoing the opportunity to build a higher Account Value. Withdrawals and loan indebtedness will cause an increase in the premium requirement under the No-Lapse Guarantee. The No-Lapse Guarantee test takes into account the time value of money (at a 4.15% annual interest rate) with respect to premium payments and withdrawals.

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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 rate and maximum charges. However, other elements of the policy cannot be predicted. For example, the interest rate credited may exceed the guaranteed rate 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 120.

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

None

Age

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 policy charges for the next two months, less the amount of loan interest on the maximum cumulative loan to the next policy anniversary. Loan interest is charged in arrears and is due on the policy anniversary and on the date the loan is repaid in full. The amount of any loan interest charged on the loan that is not paid when due will be treated as an additional loan. Loans can be repaid in whole or in part at any time. Any Indebtedness not repaid will reduce the amounts payable upon surrender or death of the insured.

Years	Loan Crediting		Loan Interest	
	Current	Guaranteed	Current	Guaranteed
1-10	3.00%	3.00%	3.50%	3.50%
11+	3.00%	3.00%	3.00%	3.50%

Withdrawals

You may request a withdrawal of part of the Account Value of this policy anytime after the first policy year. No withdrawal can be made that will reduce the Net Cash Surrender Value to less than the minimum Net Cash Surrender Value of \$250. Additional withdrawals within a policy year are subject to a charge of \$50. The amount withdrawn (including applicable withdrawal fee) will be deducted from the Account Value. A deduction from the Account Value will reduce the Death Benefit.

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.

Payment of the benefits of Columbus Life Insurance Company products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio.

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**Optional Riders and Benefits – Narrative Summary****Coverage Summary:****Amount To Age
/Units****Accelerated Death Benefit Life Plus Rider**

X - indicates the rider is included in this illustration.

- | | | |
|-----|--|---|
| () | 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 UT) |
| () | 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) |
| () | Insured
Insurability Rider | Allows the purchase of up to \$50,000 of insurance without evidence of insurability on the policy anniversary on which the insured's age last birthday is 25, 28, 31, 34, 37, and 40. Alternate option dates are also available under rider provisions. There is a monthly cost of insurance charge for this rider that is deducted from the Account Value. (CLR-138 0101) |
| () | Accelerated
Death Benefit
Rider | This rider advances a portion of the death benefit if the Insured 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. 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 1208) |
| () | Accelerated
Death Benefit
Plus Rider | This rider advances a portion of the death benefit in the event the Insured experiences a named Specified Medical Condition, 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 1208) |
| (X) | Accelerated
Death Benefit
Life Plus Rider | This rider advances a portion of the death benefit when the Insured experiences a Terminal Illness, named Specified Medical Condition 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 due to a loss of functional capacity; or requires substantial supervision to protect himself/herself from threats to safety due to severe cognitive impairment. 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) |

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Insurance Company

Optional Riders and Benefits – Narrative Summary

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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, 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 UT)

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Voyager Universal Life

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Definition of Column Headings and Key Terms

Insured	The person named on the application on whose life this policy provides insurance coverage.
Owner	The person or persons who have all rights under this policy, subject to any assignment. If there are joint Owners, both must consent in writing to the exercise of any right under this policy.
Surrender Charge	An amount deducted from the Account Value if this policy is surrendered or terminates without sufficient premium or loan repayment being paid to keep the policy in force.
Guaranteed Values	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 Values	The values shown as "Non-Guaranteed" in this illustration are calculated using the Non-Guaranteed interest rate 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 the actual results may be more or less favorable than those shown.
Age	Insured's Age at the end of the Policy Year.
End of Year	The end of each Policy Year.
Annualized Premium Outlay	The sum of all premiums including 1035 exchanges and lump sum payments, minus any loans or withdrawals, plus any loan repayments. All transactions are assumed to be paid at the beginning of each modal period.
Mode	Frequency of premium payment. A - Annual, S - Semiannual, Q – Quarterly, M – Monthly.
Account Value	The sum of premiums paid, less monthly charges and expenses, plus monthly interest. Illustrated Withdrawals are assumed to come out at the beginning of the policy year. This illustrated Account 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 Net Surrender Value is illustrated as of the end of the policy year.
Death Benefit	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.

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**Columbus Life
Insurance Company**

Policy Illustration Numeric Summary

Interest and Cost
Scenarios:

Guaranteed

3.00% Interest Rate
And Maximum
Charges

<u>Summary Year</u>	<u>Guaranteed</u>	<u>Non-Guaranteed Midpoint</u>	<u>Non-Guaranteed Illustrated</u>
YEAR 5			
Annual Premium	1,139	1,139	1,139
Cash Value	0	0	0
Death Benefit	250,000	250,000	250,000

Midpoint

Interest Rate and
Charges Halfway
Between Current
And Guaranteed

YEAR 10			
Annual Premium	1,139	1,139	1,139
Cash Value	0	0	1,187
Death Benefit	250,000	250,000	250,000

**Non-Guaranteed
Illustrated**

3.70% Interest
Rate and Current
Charges

YEAR 20			
Annual Premium	1,139	1,139	1,139
Cash Value	169	3,841	7,728
Death Benefit	250,000	250,000	250,000
AGE 70			
Annual Premium	1,139	1,139	1,139
Cash Value	0	5,698	22,014
Death Benefit	250,000	250,000	250,000
Last Year of Death Benefit	Death	Death	Death
All Years - Total Premiums	79,712	79,712	79,712

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.

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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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

Age	End of Yr	Annualized Premium Outlay	Mode	Guaranteed 3.00% Interest Rate			Non-Guaranteed 3.70% Interest Rate		
				Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
31	1	1,138.74	A	181	0	250,000	347	0	250,000
32	2	1,138.74	A	358	0	250,000	693	0	250,000
33	3	1,138.74	A	530	0	250,000	1,043	0	250,000
34	4	1,138.74	A	691	0	250,000	1,397	0	250,000
35	5	1,138.74	A	831	0	250,000	1,757	0	250,000
36	6	1,138.74	A	941	0	250,000	2,121	0	250,000
37	7	1,138.74	A	1,020	0	250,000	2,493	0	250,000
38	8	1,138.74	A	1,066	0	250,000	2,871	0	250,000
39	9	1,138.74	A	1,086	0	250,000	3,256	574	250,000
40	10	1,138.74	A	1,086	0	250,000	3,646	1,187	250,000
41	11	1,138.74	A	1,069	0	250,000	4,040	1,805	250,000
42	12	1,138.74	A	1,028	0	250,000	4,435	2,423	250,000
43	13	1,138.74	A	996	0	250,000	4,865	3,077	250,000
44	14	1,138.74	A	938	0	250,000	5,292	3,728	250,000
45	15	1,138.74	A	863	0	250,000	5,713	4,372	250,000
46	16	1,138.74	A	770	0	250,000	6,125	5,007	250,000
47	17	1,138.74	A	657	0	250,000	6,530	5,636	250,000
48	18	1,138.74	A	522	0	250,000	6,933	6,262	250,000
49	19	1,138.74	A	361	0	250,000	7,333	6,886	250,000
50	20	1,138.74	A	169	169	250,000	7,728	7,728	250,000
51	21	1,138.74	A	597	597	250,000	8,779	8,779	250,000
52	22	1,138.74	A	991	991	250,000	9,842	9,842	250,000
53	23	1,138.74	A	1,337	1,337	250,000	10,909	10,909	250,000
54	24	1,138.74	A	1,632	1,632	250,000	11,973	11,973	250,000
55	25	1,138.74	A	1,872	1,872	250,000	13,031	13,031	250,000

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, including Premium Outlay, 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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Death Benefit Option 1

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

				Guaranteed 3.00% Interest Rate			Non-Guaranteed 3.70% Interest Rate		
Age	End of Yr	Annualized Premium Outlay	Mode	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
56	26	1,138.74	A	2,056	2,056	250,000	14,062	14,062	250,000
57	27	1,138.74	A	2,189	2,189	250,000	15,070	15,070	250,000
58	28	1,138.74	A	2,266	2,266	250,000	16,056	16,056	250,000
59	29	1,138.74	A	2,281	2,281	250,000	17,023	17,023	250,000
60	30	1,138.74	A	2,215	2,215	250,000	17,958	17,958	250,000
61	31	1,138.74	A	2,047	2,047	250,000	18,845	18,845	250,000
62	32	1,138.74	A	1,740	1,740	250,000	19,662	19,662	250,000
63	33	1,138.74	A	1,268	1,268	250,000	20,389	20,389	250,000
64	34	1,138.74	A	603	603	250,000	21,011	21,011	250,000
65	35	1,138.74	A	0	0	250,000	21,518	21,518	250,000
66	36	1,138.74	A	0	0	250,000	21,903	21,903	250,000
67	37	1,138.74	A	0	0	250,000	22,159	22,159	250,000
68	38	1,138.74	A	0	0	250,000	22,275	22,275	250,000
69	39	1,138.74	A	0	0	250,000	22,235	22,235	250,000
70	40	1,138.74	A	0	0	250,000	22,014	22,014	250,000
71	41	1,138.74	A	0	0	250,000	21,572	21,572	250,000
72	42	1,138.74	A	0	0	250,000	20,849	20,849	250,000
73	43	1,138.74	A	0	0	250,000	19,782	19,782	250,000
74	44	1,138.74	A	0	0	250,000	18,336	18,336	250,000
75	45	1,138.74	A	0	0	250,000	16,465	16,465	250,000
76	46	1,138.74	A	0	0	250,000	14,108	14,108	250,000
77	47	1,138.74	A	0	0	250,000	11,179	11,179	250,000
78	48	1,138.74	A	0	0	250,000	7,558	7,558	250,000
79	49	1,138.74	A	0	0	250,000	3,100	3,100	250,000
80	50	1,138.74	A	0	0	250,000	0	0	250,000
81	51	1,138.74	A	0	0	250,000	0	0	250,000
82	52	1,138.74	A	0	0	250,000	0	0	250,000
83	53	1,138.74	A	0	0	250,000	0	0	250,000
84	54	1,138.74	A	0	0	250,000	0	0	250,000
85	55	1,138.74	A	0	0	250,000	0	0	250,000

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, including Premium Outlay, 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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**Columbus Life
Insurance Company****Policy Illustration – Tabular Detail**

				Guaranteed 3.00% Interest Rate			Non-Guaranteed 3.70% Interest Rate		
Age	End of Yr	Annualized Premium Outlay	Mode	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
86	56	1,138.74	A	0	0	250,000	0	0	250,000
87	57	1,138.74	A	0	0	250,000	0	0	250,000
88	58	1,138.74	A	0	0	250,000	0	0	250,000
89	59	1,138.74	A	0	0	250,000	0	0	250,000
90	60	1,138.74	A	0	0	250,000	0	0	250,000
91	61	1,138.74	A	0	0	250,000	0	0	250,000
92	62	1,138.74	A	0	0	250,000	0	0	250,000
93	63	1,138.74	A	0	0	250,000	0	0	250,000
94	64	1,138.74	A	0	0	250,000	0	0	250,000
95	65	1,138.74	A	0	0	250,000	0	0	250,000
96	66	1,138.74	A	0	0	250,000	0	0	250,000
97	67	1,138.74	A	0	0	250,000	0	0	250,000
98	68	1,138.74	A	0	0	250,000	0	0	250,000
99	69	1,138.74	A	0	0	250,000	0	0	250,000
100	70	1,138.74	A	0	0	250,000	0	0	250,000
101	71	0.00	A	0	0	250,000	0	0	250,000
102	72	0.00	A	0	0	250,000	0	0	250,000
103	73	0.00	A	0	0	250,000	0	0	250,000
104	74	0.00	A	0	0	250,000	0	0	250,000
105	75	0.00	A	0	0	250,000	0	0	250,000
106	76	0.00	A	0	0	250,000	0	0	250,000
107	77	0.00	A	0	0	250,000	0	0	250,000
108	78	0.00	A	0	0	250,000	0	0	250,000
109	79	0.00	A	0	0	250,000	0	0	250,000
110	80	0.00	A	0	0	250,000	0	0	250,000
111	81	0.00	A	0	0	250,000	0	0	250,000
112	82	0.00	A	0	0	250,000	0	0	250,000
113	83	0.00	A	0	0	250,000	0	0	250,000
114	84	0.00	A	0	0	250,000	0	0	250,000
115	85	0.00	A	0	0	250,000	0	0	250,000

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, including Premium Outlay, 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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Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 Annual


Columbus Life
Insurance Company
Policy Illustration – Tabular Detail

				Guaranteed 3.00% Interest Rate			Non-Guaranteed 3.70% Interest Rate		
Age	End of Yr	Annualized Premium Outlay	Mode	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
116	86	0.00	A	0	0	250,000	0	0	250,000
117	87	0.00	A	0	0	250,000	0	0	250,000
118	88	0.00	A	0	0	250,000	0	0	250,000
119	89	0.00	A	0	0	250,000	0	0	250,000
120	90	0.00	A	0	0	250,000	0	0	250,000

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, including Premium Outlay, 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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Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 Annual


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

End of Yr	Annual Premium	With-drawal	Annual Loan	Net Cash Surrender Value	Net Death Benefit	MEC Limit
1	1,138.74	0	0	0	250,000	5,926
2	1,138.74	0	0	0	250,000	5,926
3	1,138.74	0	0	0	250,000	5,926
4	1,138.74	0	0	0	250,000	5,926
5	1,138.74	0	0	0	250,000	5,926
6	1,138.74	0	0	0	250,000	5,926
7	1,138.74	0	0	0	250,000	5,926
8	1,138.74	0	0	0	250,000	N/A
9	1,138.74	0	0	574	250,000	N/A
10	1,138.74	0	0	1,187	250,000	N/A
	11387.40	0	0			
11	1,138.74	0	0	1,805	250,000	N/A
12	1,138.74	0	0	2,423	250,000	N/A
13	1,138.74	0	0	3,077	250,000	N/A
14	1,138.74	0	0	3,728	250,000	N/A
15	1,138.74	0	0	4,372	250,000	N/A
16	1,138.74	0	0	5,007	250,000	N/A
17	1,138.74	0	0	5,636	250,000	N/A
18	1,138.74	0	0	6,262	250,000	N/A
19	1,138.74	0	0	6,886	250,000	N/A
20	1,138.74	0	0	7,728	250,000	N/A
	22774.80	0	0			
21	1,138.74	0	0	8,779	250,000	N/A
22	1,138.74	0	0	9,842	250,000	N/A
23	1,138.74	0	0	10,909	250,000	N/A
24	1,138.74	0	0	11,973	250,000	N/A
25	1,138.74	0	0	13,031	250,000	N/A
26	1,138.74	0	0	14,062	250,000	N/A
27	1,138.74	0	0	15,070	250,000	N/A
28	1,138.74	0	0	16,056	250,000	N/A
29	1,138.74	0	0	17,023	250,000	N/A
30	1,138.74	0	0	17,958	250,000	N/A
	34162.20	0	0			

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, including Premium Outlay, 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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Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 Annual


Columbus Life
Insurance Company

Policy Outlay - Non-Guaranteed

Policy Outlay

End of Yr	Annual Premium	With-drawal	Annual Loan	Net Cash Surrender Value	Net Death Benefit	MEC Limit
31	1,138.74	0	0	18,845	250,000	N/A
32	1,138.74	0	0	19,662	250,000	N/A
33	1,138.74	0	0	20,389	250,000	N/A
34	1,138.74	0	0	21,011	250,000	N/A
35	1,138.74	0	0	21,518	250,000	N/A
36	1,138.74	0	0	21,903	250,000	N/A
37	1,138.74	0	0	22,159	250,000	N/A
38	1,138.74	0	0	22,275	250,000	N/A
39	1,138.74	0	0	22,235	250,000	N/A
40	1,138.74	0	0	22,014	250,000	N/A
	45549.60	0	0			
41	1,138.74	0	0	21,572	250,000	N/A
42	1,138.74	0	0	20,849	250,000	N/A
43	1,138.74	0	0	19,782	250,000	N/A
44	1,138.74	0	0	18,336	250,000	N/A
45	1,138.74	0	0	16,465	250,000	N/A
46	1,138.74	0	0	14,108	250,000	N/A
47	1,138.74	0	0	11,179	250,000	N/A
48	1,138.74	0	0	7,558	250,000	N/A
49	1,138.74	0	0	3,100	250,000	N/A
50	1,138.74	0	0	0	250,000	N/A
	56937.00	0	0			
51	1,138.74	0	0	0	250,000	N/A
52	1,138.74	0	0	0	250,000	N/A
53	1,138.74	0	0	0	250,000	N/A
54	1,138.74	0	0	0	250,000	N/A
55	1,138.74	0	0	0	250,000	N/A
56	1,138.74	0	0	0	250,000	N/A
57	1,138.74	0	0	0	250,000	N/A
58	1,138.74	0	0	0	250,000	N/A
59	1,138.74	0	0	0	250,000	N/A
60	1,138.74	0	0	0	250,000	N/A
	68324.40	0	0			

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Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 Annual


Columbus Life
Insurance Company

Policy Outlay - Non-Guaranteed

Policy Outlay

End of Yr	Annual Premium	With-drawal	Annual Loan	Net Cash Surrender Value	Net Death Benefit	MEC Limit
61	1,138.74	0	0	0	250,000	N/A
62	1,138.74	0	0	0	250,000	N/A
63	1,138.74	0	0	0	250,000	N/A
64	1,138.74	0	0	0	250,000	N/A
65	1,138.74	0	0	0	250,000	N/A
66	1,138.74	0	0	0	250,000	N/A
67	1,138.74	0	0	0	250,000	N/A
68	1,138.74	0	0	0	250,000	N/A
69	1,138.74	0	0	0	250,000	N/A
70	1,138.74	0	0	0	250,000	N/A
	79711.80	0	0			
71	0.00	0	0	0	250,000	N/A
72	0.00	0	0	0	250,000	N/A
73	0.00	0	0	0	250,000	N/A
74	0.00	0	0	0	250,000	N/A
75	0.00	0	0	0	250,000	N/A
76	0.00	0	0	0	250,000	N/A
77	0.00	0	0	0	250,000	N/A
78	0.00	0	0	0	250,000	N/A
79	0.00	0	0	0	250,000	N/A
80	0.00	0	0	0	250,000	N/A
	79711.80	0	0			
81	0.00	0	0	0	250,000	N/A
82	0.00	0	0	0	250,000	N/A
83	0.00	0	0	0	250,000	N/A
84	0.00	0	0	0	250,000	N/A
85	0.00	0	0	0	250,000	N/A
86	0.00	0	0	0	250,000	N/A
87	0.00	0	0	0	250,000	N/A
88	0.00	0	0	0	250,000	N/A
89	0.00	0	0	0	250,000	N/A
90	0.00	0	0	0	250,000	N/A
	79711.80	0	0			

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Voyager Universal Life

Designed for VALUED CLIENT

Male Issue Age 30

Super Preferred-TNU

\$250,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,138.74 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 Cash Value Accumulation Test. The death benefit is increased, if necessary, to maintain the required amount of coverage to qualify as life insurance under Section 7702 of the Internal Revenue Code.

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: \$5,925.51

Tax Advice

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

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Voyager Universal Life
 Designed for VALUED CLIENT
 Male Issue Age 30
 Super Preferred-TNU
 \$250,000 Specified Amount
 Death Benefit Option 1
 Modal Premium \$1,138.74 Annual



**Columbus Life
 Insurance Company**

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

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
31	1	0	249,037	250,000	0	0	250,000	23,059	225,096	138,354	100,578
32	2	0	248,690	250,000	0	0	250,000	23,027	225,131	138,161	100,786
33	3	0	248,340	250,000	115,741	91,978	150,664	22,994	225,166	137,967	100,996
34	4	0	247,987	250,000	115,741	91,847	150,805	22,962	225,201	137,770	101,208
35	5	0	247,628	250,000	115,741	91,714	150,949	22,928	225,237	137,571	101,423
36	6	0	247,264	250,000	115,741	91,579	151,095	22,895	225,274	137,369	101,642
37	7	0	246,893	250,000	115,741	91,442	151,243	22,860	225,311	137,163	101,864
38	8	0	246,515	250,000	115,741	91,302	151,394	22,825	225,349	136,953	102,091
39	9	574	246,130	250,000	115,764	91,714	150,974	23,345	224,813	137,294	101,748
40	10	1,187	245,741	250,000	115,789	92,162	150,516	23,901	224,239	137,670	101,368
41	11	1,805	245,348	250,000	115,822	92,622	150,056	24,469	223,661	138,056	100,987
42	12	2,423	244,952	250,000	115,850	93,076	149,596	25,034	223,081	138,438	100,605
43	13	3,077	244,522	250,000	115,879	93,551	149,114	25,628	222,471	138,833	100,210
44	14	3,728	244,095	250,000	115,908	94,025	148,634	26,221	221,863	139,228	99,815
45	15	4,372	243,674	250,000	115,937	94,494	148,159	26,807	221,261	139,619	99,424

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¹ The Max Advance for Periodic Payments must be taken over a period of at least three years but no more than ten years. The Periodic Payment will be calculated as the Max Advance divided by the number of payments in the period elected. The periodic payments are also limited by the Maximum Annualized Periodic Benefit in a calendar year which may force payments to be taken over a time period longer than 3 years.

² The Death Benefit will be reduced for Periodic Payment Advances. Please see the rider or contact the Company for Remaining Death Benefit details.

The "Maximum Advance Amount" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the 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 repayment of loan. The "Remaining Death Benefit" values also assume that death occurs exactly one year after the accelerated death benefit disbursement.

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Voyager Universal Life
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 Male Issue Age 30
 Super Preferred-TNU
 \$250,000 Specified Amount
 Death Benefit Option 1
 Modal Premium \$1,138.74 Annual



**Columbus Life
Insurance Company**

**Supplemental Illustration
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 CLR-202 1409**

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
46	16	5,007	243,261	250,000	115,966	94,958	147,688	27,385	220,667	140,006	99,036
47	17	5,636	242,855	250,000	115,994	95,418	147,222	27,959	220,078	140,392	98,651
48	18	6,262	242,452	250,000	116,022	95,877	146,757	28,529	219,492	140,776	98,266
49	19	6,886	242,052	250,000	116,050	96,334	146,293	29,097	218,909	141,159	97,883
50	20	7,728	241,656	250,000	116,088	97,006	145,609	29,879	218,106	141,757	97,278
51	21	8,779	240,607	250,000	116,135	97,637	144,978	30,802	217,160	142,194	96,857
52	22	9,842	239,545	250,000	116,183	98,275	144,340	31,735	216,204	142,636	96,431
53	23	10,909	238,479	250,000	116,231	98,916	143,700	32,672	215,243	143,079	96,004
54	24	11,973	237,414	250,000	116,279	99,556	143,061	33,607	214,285	143,521	95,578
55	25	13,031	236,355	250,000	116,326	100,191	142,427	34,536	213,333	143,960	95,156
56	26	14,062	235,322	250,000	116,373	100,809	141,809	35,442	212,406	144,387	94,745
57	27	15,070	234,313	250,000	116,418	101,413	141,205	36,327	211,499	144,805	94,343
58	28	16,056	233,324	250,000	116,462	102,005	140,614	37,193	210,611	145,213	93,949
59	29	17,023	232,356	250,000	116,506	102,585	140,034	38,042	209,741	145,614	93,563
60	30	17,958	231,418	250,000	116,548	103,145	139,475	38,863	208,900	146,001	93,191

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The "Maximum Advance Amount" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the 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 repayment of loan. The "Remaining Death Benefit" values also assume that death occurs exactly one year after the accelerated death benefit disbursement.

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 \$250,000 Specified Amount
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 Modal Premium \$1,138.74 Annual



**Columbus Life
 Insurance Company**

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 CLR-202 1409**

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
61	31	18,845	230,527	250,000	116,588	103,677	138,944	39,641	208,102	146,367	92,839
62	32	19,662	229,704	250,000	116,625	104,165	138,456	40,358	207,367	146,703	92,515
63	33	20,389	228,970	250,000	116,657	104,598	138,023	40,996	206,714	147,000	92,229
64	34	21,011	228,339	250,000	116,685	104,969	137,654	41,541	206,155	147,254	91,986
65	35	21,518	227,822	250,000	116,708	105,270	137,353	41,986	205,700	147,459	91,789
66	36	21,903	227,426	250,000	116,725	105,497	137,126	42,323	205,354	147,613	91,641
67	37	22,159	227,159	250,000	116,737	105,647	136,977	42,547	205,125	147,714	91,545
68	38	22,275	227,032	250,000	116,742	105,712	136,913	42,647	205,022	147,755	91,506
69	39	22,235	227,058	250,000	116,740	105,683	136,942	42,611	205,059	147,731	91,530
70	40	22,014	227,264	250,000	116,730	105,545	137,081	42,416	205,260	147,630	91,628
71	41	21,572	227,687	250,000	116,710	105,272	137,353	42,026	205,659	147,437	91,816
72	42	20,849	228,386	250,000	116,678	104,829	137,797	41,389	206,312	147,123	92,119
73	43	19,782	229,424	250,000	116,630	104,177	138,449	40,449	207,276	146,663	92,564
74	44	18,336	230,837	250,000	116,565	103,297	139,329	39,176	208,580	146,045	93,162
75	45	16,465	232,671	250,000	116,481	102,160	140,466	37,529	210,267	145,248	93,932

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 Male Issue Age 30
 Super Preferred-TNU
 \$250,000 Specified Amount
 Death Benefit Option 1
 Modal Premium \$1,138.74 Annual



**Columbus Life
 Insurance Company**

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

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
76	46	14,108	234,987	250,000	116,375	100,729	141,897	35,455	212,394	144,245	94,900
77	47	11,179	237,867	250,000	116,243	98,952	143,674	32,878	215,035	143,002	96,101
78	48	7,558	241,428	250,000	116,080	96,756	145,871	29,692	218,299	141,465	97,585
79	49	3,100	245,814	250,000	115,880	94,052	148,574	25,770	222,319	139,573	99,411
80	50	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
81	51	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
82	52	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
83	53	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
84	54	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
85	55	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
86	56	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
87	57	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
88	58	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
89	59	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
90	60	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369

This supplemental illustration must be accompanied by the basic illustration for required disclosure, guaranteed elements and other important information. The values and benefits are not guaranteed and are subject to change unless the column is marked guaranteed. The assumptions on which they are based are subject to change by the insurer and actual results may be more or less favorable.

¹ The Max Advance for Periodic Payments must be taken over a period of at least three years but no more than ten years. The Periodic Payment will be calculated as the Max Advance divided by the number of payments in the period elected. The periodic payments are also limited by the Maximum Annualized Periodic Benefit in a calendar year which may force payments to be taken over a time period longer than 3 years.

² The Death Benefit will be reduced for Periodic Payment Advances. Please see the rider or contact the Company for Remaining Death Benefit details.

The "Maximum Advance Amount" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the 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 repayment of loan. The "Remaining Death Benefit" values also assume that death occurs exactly one year after the accelerated death benefit disbursement.

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August 18, 2020 Server v1.346.7061.84253

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*This is page 4 of 6 pages
 and is not valid unless all pages are included*

Voyager Universal Life
 Designed for VALUED CLIENT
 Male Issue Age 30
 Super Preferred-TNU
 \$250,000 Specified Amount
 Death Benefit Option 1
 Modal Premium \$1,138.74 Annual



**Columbus Life
 Insurance Company**

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

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
91	61	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
92	62	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
93	63	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
94	64	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
95	65	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
96	66	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
97	67	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
98	68	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
99	69	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
100	70	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
101	71	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
102	72	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
103	73	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
104	74	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
105	75	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369

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The "Maximum Advance Amount" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the 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 repayment of loan. The "Remaining Death Benefit" values also assume that death occurs exactly one year after the accelerated death benefit disbursement.

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*This is page 5 of 6 pages
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Voyager Universal Life
 Designed for VALUED CLIENT
 Male Issue Age 30
 Super Preferred-TNU
 \$250,000 Specified Amount
 Death Benefit Option 1
 Modal Premium \$1,138.74 Annual



**Columbus Life
 Insurance Company**

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

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	Specified Medical Condition Max Lump Sum Advance Amount	Remaining Death Benefit	Terminal Illness Max Lump Sum Advance Amount	Remaining Death Benefit
106	76	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
107	77	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
108	78	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
109	79	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
110	80	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
111	81	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
112	82	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
113	83	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
114	84	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
115	85	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
116	86	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
117	87	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
118	88	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
119	89	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369
120	90	0	249,385	250,000	115,741	92,365	150,246	23,091	225,062	138,547	100,369

This supplemental illustration must be accompanied by the basic illustration for required disclosure, guaranteed elements and other important information. The values and benefits are not guaranteed and are subject to change unless the column is marked guaranteed. The assumptions on which they are based are subject to change by the insurer and actual results may be more or less favorable.

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The "Maximum Advance Amount" and "Remaining Death Benefit" values are calculated independent of any other disbursements from the Accelerated Death Benefit Rider and therefore the 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 repayment of loan. The "Remaining Death Benefit" values also assume that death occurs exactly one year after the accelerated death benefit disbursement.

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*This is page 6 of 6 pages
 and is not valid unless all pages are included*

Columbus Life Insurance Company

Supplemental Illustration Internal Rate of Return

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	30 Super Preferred-TNU	Initial Premium:	\$1,138.74
Special Class:	None	Initial Death Benefit:	\$250,000

				Non-Guaranteed Current @3.70%			
End of Year	Age	Annual Outlay	Accum. Outlay	Surr. Cash Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
1	31	1,139	1,139	0	-	250,000	999.00
2	32	1,139	2,277	0	-	250,000	999.00
3	33	1,139	3,416	0	-	250,000	466.48
4	34	1,139	4,555	0	-	250,000	254.92
5	35	1,139	5,694	0	-	250,000	168.16
6	36	1,139	6,832	0	-	250,000	122.69
7	37	1,139	7,971	0	-	250,000	95.23
8	38	1,139	9,110	0	-	250,000	77.05
9	39	1,139	10,249	574	-	250,000	64.22
10	40	1,139	11,387	1,187	-	250,000	54.73
11	41	1,139	12,526	1,805	-	250,000	47.45
12	42	1,139	13,665	2,423	-	250,000	41.72
13	43	1,139	14,804	3,077	-	250,000	37.09
14	44	1,139	15,942	3,728	-	250,000	33.28
15	45	1,139	17,081	4,372	-	250,000	30.10
16	46	1,139	18,220	5,007	-	250,000	27.41
17	47	1,139	19,359	5,636	-	250,000	25.11
18	48	1,139	20,497	6,262	-	250,000	23.11
19	49	1,139	21,636	6,886	-	250,000	21.37
20	50	1,139	22,775	7,728	-	250,000	19.84

Rate of Return Needed to Match Voyager 2018 UL in Year 20:

Taxable Fund* Tax Free Fund

Current Surr. Cash Value	\$7,728	-	-
Current Death Benefit	\$250,000	26.45%	19.84%

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

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Columbus Life Insurance Company

Supplemental Illustration Internal Rate of Return

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	30 Super Preferred-TNU	Initial Premium:	\$1,138.74
Special Class:	None	Initial Death Benefit:	\$250,000

				Non-Guaranteed Current @3.70%			
End of Year	Age	Annual Outlay	Accum. Outlay	Surr. Cash Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
21	51	1,139	23,914	8,779	-	250,000	18.49
22	52	1,139	25,052	9,842	-	250,000	17.28
23	53	1,139	26,191	10,909	-	250,000	16.20
24	54	1,139	27,330	11,973	-	250,000	15.23
25	55	1,139	28,469	13,031	-	250,000	14.35
26	56	1,139	29,607	14,062	-	250,000	13.55
27	57	1,139	30,746	15,070	-	250,000	12.82
28	58	1,139	31,885	16,056	-	250,000	12.15
29	59	1,139	33,023	17,023	-	250,000	11.53
30	60	1,139	34,162	17,958	-	250,000	10.97
31	61	1,139	35,301	18,845	-	250,000	10.45
32	62	1,139	36,440	19,662	-	250,000	9.96
33	63	1,139	37,578	20,389	-	250,000	9.52
34	64	1,139	38,717	21,011	-	250,000	9.10
35	65	1,139	39,856	21,518	-	250,000	8.71
36	66	1,139	40,995	21,903	-	250,000	8.34
37	67	1,139	42,133	22,159	-	250,000	8.00
38	68	1,139	43,272	22,275	-	250,000	7.68
39	69	1,139	44,411	22,235	-	250,000	7.38
40	70	1,139	45,550	22,014	-	250,000	7.10
41	71	1,139	46,688	21,572	-	250,000	6.84
42	72	1,139	47,827	20,849	-	250,000	6.59
43	73	1,139	48,966	19,782	-	250,000	6.35
44	74	1,139	50,105	18,336	-	250,000	6.12
45	75	1,139	51,243	16,465	-	250,000	5.91
46	76	1,139	52,382	14,108	-	250,000	5.71
47	77	1,139	53,521	11,179	-	250,000	5.52
48	78	1,139	54,660	7,558	-	250,000	5.33
49	79	1,139	55,798	3,100	-	250,000	5.16
50	80	1,139	56,937	0	-	250,000	5.00
51	81	1,139	58,076	0	-	250,000	4.84
52	82	1,139	59,214	0	-	250,000	4.69
53	83	1,139	60,353	0	-	250,000	4.54
54	84	1,139	61,492	0	-	250,000	4.41
55	85	1,139	62,631	0	-	250,000	4.28

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Columbus Life Insurance Company

Supplemental Illustration Internal Rate of Return

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	30 Super Preferred-TNU	Initial Premium:	\$1,138.74
Special Class:	None	Initial Death Benefit:	\$250,000

End of Year	Age	Annual Outlay	Accum. Outlay	Non-Guaranteed Current @3.70%			
				Surr. Cash Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
56	86	1,139	63,769	0	-	250,000	4.15
57	87	1,139	64,908	0	-	250,000	4.03
58	88	1,139	66,047	0	-	250,000	3.91
59	89	1,139	67,186	0	-	250,000	3.80
60	90	1,139	68,324	0	-	250,000	3.70
61	91	1,139	69,463	0	-	250,000	3.59
62	92	1,139	70,602	0	-	250,000	3.50
63	93	1,139	71,741	0	-	250,000	3.40
64	94	1,139	72,879	0	-	250,000	3.31
65	95	1,139	74,018	0	-	250,000	3.22
66	96	1,139	75,157	0	-	250,000	3.14
67	97	1,139	76,296	0	-	250,000	3.05
68	98	1,139	77,434	0	-	250,000	2.98
69	99	1,139	78,573	0	-	250,000	2.90
70	100	1,139	79,712	0	-	250,000	2.83
71	101	0	79,712	0	-	250,000	2.77
72	102	0	79,712	0	-	250,000	2.71
73	103	0	79,712	0	-	250,000	2.65
74	104	0	79,712	0	-	250,000	2.60
75	105	0	79,712	0	-	250,000	2.54
76	106	0	79,712	0	-	250,000	2.49
77	107	0	79,712	0	-	250,000	2.44
78	108	0	79,712	0	-	250,000	2.40
79	109	0	79,712	0	-	250,000	2.35
80	110	0	79,712	0	-	250,000	2.31
81	111	0	79,712	0	-	250,000	2.27
82	112	0	79,712	0	-	250,000	2.23
83	113	0	79,712	0	-	250,000	2.19
84	114	0	79,712	0	-	250,000	2.15
85	115	0	79,712	0	-	250,000	2.11
86	116	0	79,712	0	-	250,000	2.08
87	117	0	79,712	0	-	250,000	2.04
88	118	0	79,712	0	-	250,000	2.01
89	119	0	79,712	0	-	250,000	1.98
90	120	0	79,712	0	-	250,000	1.94

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Columbus Life Insurance Company

Supplemental Illustration Internal Rate of Return

Designed for:	VALUED CLIENT	Tax Bracket:	25%
Male Age:	30 Super Preferred-TNU	Initial Premium:	\$1,138.74
Special Class:	None	Initial Death Benefit:	\$250,000

The life insurance cash value and death benefit are based on an interest rate of 3.70%.

Tax Advantages of Voyager 2018 UL

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.

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.



A Lifetime of Benefits *with Life Insurance*

FAMILY PROTECTION • LIVING BENEFITS • SUPPLEMENTAL INCOME

Presented to:
VALUED CLIENT
Utah

Presented by:
FINANCIAL ADVISOR
UT



**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 Specified Medical Condition, 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.

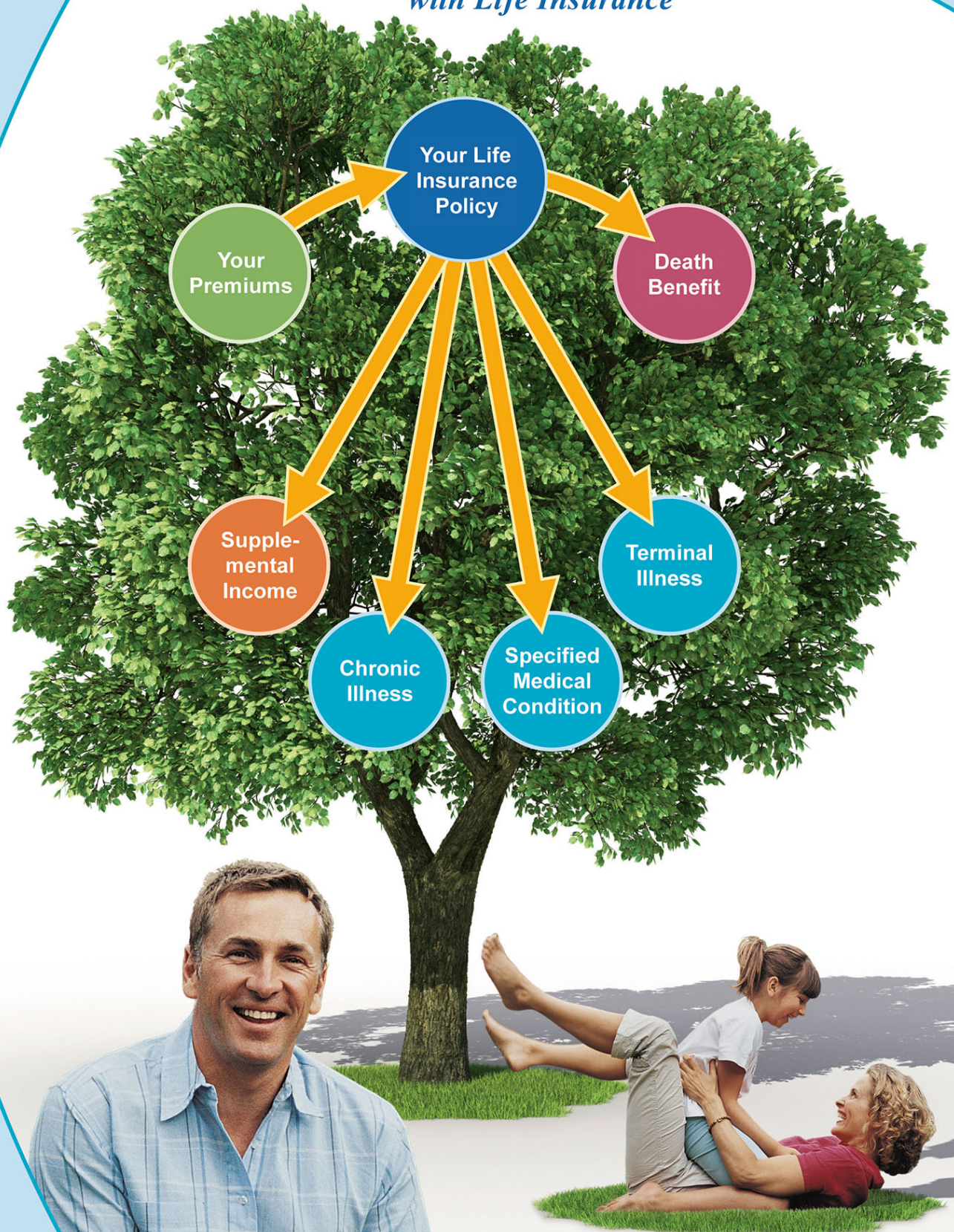
³ The six Activities of Daily Living are routine daily activities generally considered necessary for a self-sustaining person to remain independent: eating, bathing, continence, dressing, toileting, and transferring.

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 Over 15 Years

Voyager 2018 UL

Designed for: VALUED CLIENT, State of Utah

Issue Age 30, Class Super Preferred-TNU

Death Benefit: \$250,000

Annual Premium: \$1,138.74

Year	Cash Value	Chronic Illness ¹	Specified Medical Condition ¹	Terminal Illness ¹	Death Benefit
1	0	0	23,059	138,354	250,000
5	0	91,714	22,928	137,571	250,000
10	1,187	92,162	23,901	137,670	250,000
15	4,372	94,494	26,807	139,619	250,000

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, Specified Medical Condition, 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.

Payment of the benefits of Columbus Life Insurance Company products is backed by the full financial strength of Columbus Life Insurance Company, Cincinnati, Ohio.

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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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