



A Lifetime of Benefits *with Life Insurance*

FAMILY PROTECTION • LIVING BENEFITS • SUPPLEMENTAL INCOME

Presented to:
VALUED CLIENT
Idaho

Presented by:
MIKE SMITH
ID



**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, generally 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 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.

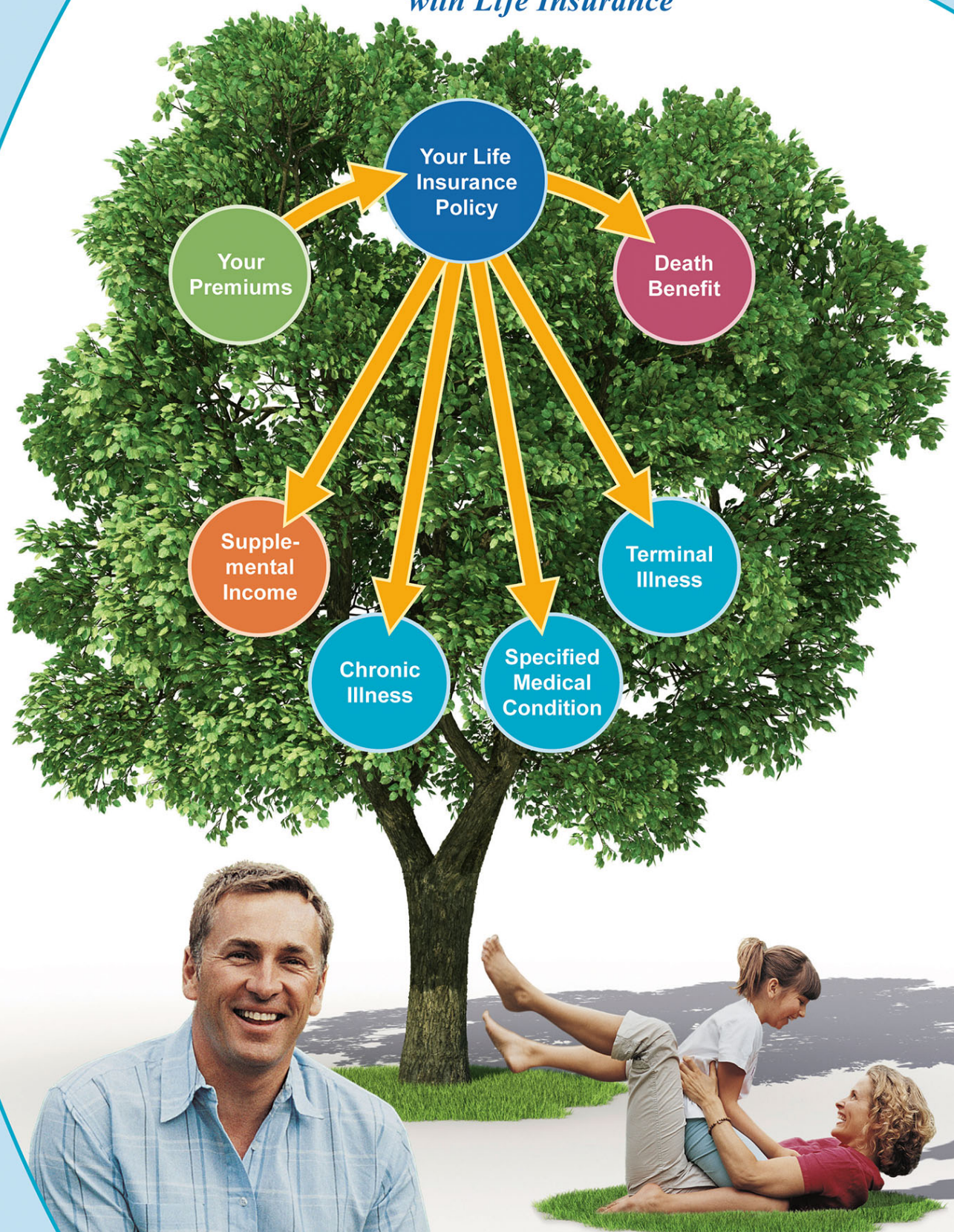
3 The six Activities of Daily Living are routine daily activities generally considered necessary for a self-sustaining person to remain independent: eating, bathing, continence, dressing, toileting and transferring.

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 Idaho

Issue Age 50, Class Standard-TNU

Death Benefit: \$352,633

Annual Premium: \$25,000.00

Age	Cash Value	Chronic Illness ¹	Specified Medical Condition ¹	Terminal Illness ¹	Death Benefit
65	396,276	481,039	411,639	527,306	643,312
75	752,254	756,327	742,210	765,739	804,912
85	1,404,596	1,401,926	1,383,273	1,414,361	1,474,826
100	3,476,904	3,408,730	3,408,730	3,408,730	3,476,904

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.

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

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**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group

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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 ICC 17 CL 88 1708

Designed for

VALUED CLIENT
Idaho

Presented by

MIKE SMITH
ID

September 17, 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 Idaho is the state of residence.

Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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:
\$352,633

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:
\$25,000.00
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:
\$313.84

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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	60

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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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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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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 Annual

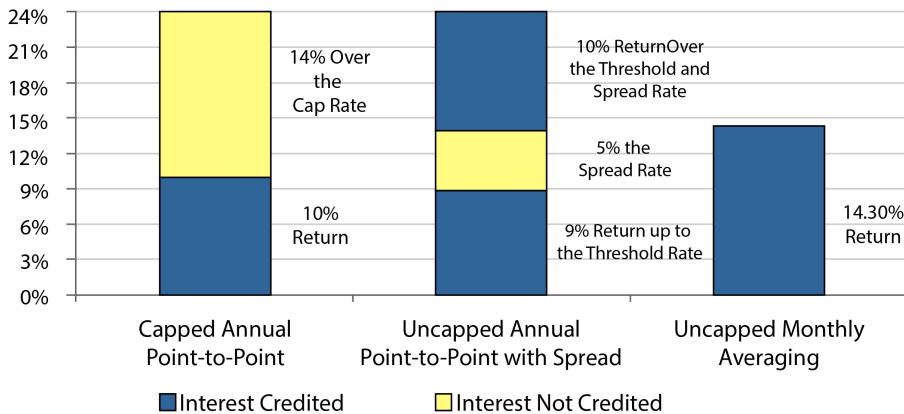


Columbus Life
Insurance Company

Index Account Interest Crediting Examples

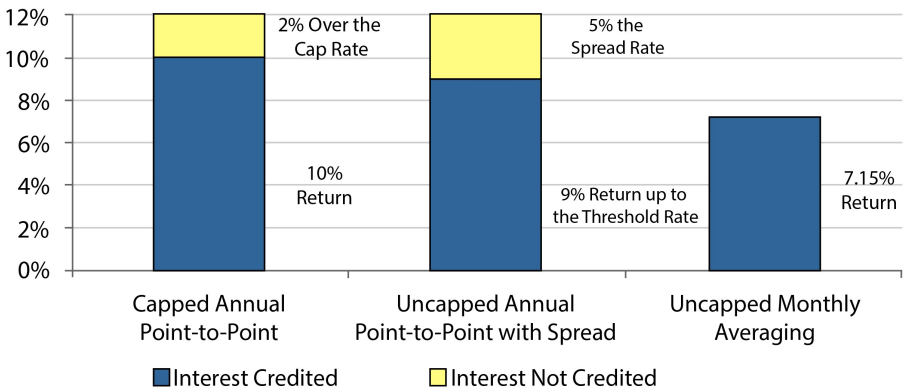
Assume you allocate part of your premium to each of the three indexed accounts, that there are no withdrawals, loans, or charges taken from these accounts, and the beginning S&P 500® Index value is 1000. For both examples, where applicable, the current assumed Index Cap Rate is 10% for the Capped Annual 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.



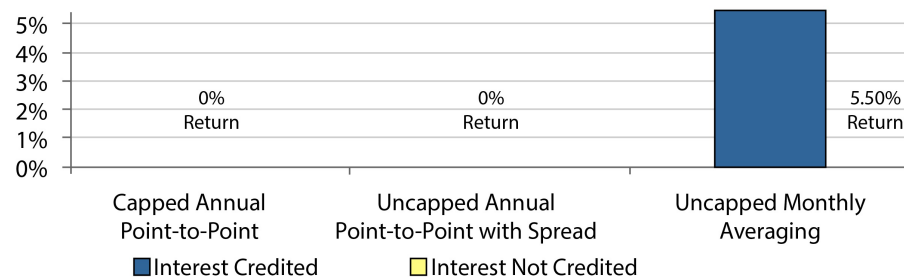
Using the Annual Point-to-Point method, the return is 24%. For the Capped Account the return is the Cap Rate of 10%. For the Uncapped Account with Spread, the return is 19%. To get this return you receive up to the Threshold Rate of 9%, plus any return over the Threshold Rate minus the Spread Rate, (15%-5%=10% 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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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

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Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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 8.00%	Guaranteed Index Participation Rate 30%	Assumed Index Participation Rate 50%
Average Return 2016-2020	9.72%	2.39%	7.36%	2.37%	5.44%	1.58%	6.86%
Average Return 2011-2020	11.23%	2.55%	8.05%	2.76%	6.11%	1.88%	7.53%
Average Return 2001-2020	5.56%	2.12%	6.61%	2.78%	5.39%	1.62%	4.90%
Average Return 1991-2020	9.05%	2.33%	7.35%	3.87%	6.96%	1.95%	4.71%
Since Inception 1957-2020*	8.26%	2.12%	6.74%	3.87%	6.76%	1.90%	3.87%
Highest Index Period Return	57.63%	3.00%	11.00%	42.63%	49.63%	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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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. *

	Indexed Account Options								
	S&P 500® Index Starting Value	S&P 500® Index Ending Value	S&P 500® Index Average Value	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 8.00%	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%	8.59%	0.66%	2.85%
Return 2019	2,599.95	3,168.80	2,917.18	3.00%	11.00%	6.88%	13.88%	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%	10.29%	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%	4.07%	2.36%	10.24%
Return 2013	1,413.58	1,775.32	1,641.17	3.00%	11.00%	10.59%	17.59%	4.83%	20.93%
Return 2012	1,215.75	1,413.58	1,376.15	3.00%	11.00%	2.00%	8.27%	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%	3.49%	0.99%	1.65%
Return 2009	868.57	1,107.93	947.76	3.00%	11.00%	12.56%	19.56%	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%	4.29%	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%	4.89%	1.67%	2.78%
Return 2003	889.48	1,068.04	965.29	3.00%	11.00%	5.07%	12.07%	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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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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Page 15 of 31

Indexed Explorer Plus Universal Life

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Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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] |
| () | 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] |
| () | 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] |
| () | Enhanced Cash Value Rider | This rider provides enhanced cash values in earlier policy years by waiving surrender charges on the original Specified Amount. Due to the charge for this rider, cash values in later years may be less than under the policy without this rider attached. [ICC21 CLR-210 2102] |
| () | 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. [ICC19 CLR-176 1901] |
| () | 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] |

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Columbus Life
Insurance Company

Optional Riders and Benefits – Narrative Summary

- | | |
|--|--|
| <p>(X) Accelerated
Death Benefit
Life Plus Rider</p> | <p>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]</p> |
| <p>() Change of
Insured Rider</p> | <p>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]</p> |
| <p>(X) Overloan
Protection Rider</p> | <p>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]</p> |
| <p>() Premium
Deposit Account</p> | <p>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.</p> |

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Columbus Life
Insurance Company

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	25,000	25,000	25,000	25,000
And Maximum	Cash Value	90,318	103,347	106,313	117,847
Charges	Death Benefit	449,722	462,751	465,716	477,251
Midpoint	YEAR 10				
3.23% Interest Rate	Annual Premium	25,000	25,000	25,000	25,000
and Midpoint Charges	Cash Value	190,874	234,889	240,560	289,551
	Death Benefit	544,635	588,650	594,321	643,312
Non-Guaranteed Midpoint	YEAR 20				
3.23% Interest Rate	Annual Premium	0	0	0	0
and Non-Guaranteed	Cash Value	148,526	297,012	318,933	544,485
Charges	Death Benefit	544,635	588,650	594,321	643,312
Non-Guaranteed Illustrated	AGE 70				
6.45% Interest Rate	Annual Premium	0	0	0	0
and Non-Guaranteed	Cash Value	148,526	297,012	318,933	544,485
Charges	Death Benefit	544,635	588,650	594,321	643,312
	Last Year of Death Benefit	21	25	25	Death
	All Years - Total Premiums	250,000	250,000	250,000	250,000

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*This is not a valid illustration unless all pages are included.*

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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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				
	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		
Age																		
51	1	25,000.00	0.00	A	0.00%	19,575	8,291	372,208	3.23%	21,428	10,144	374,061	6.45%	22,132	10,847	374,765		
52	2	25,000.00	0.00	A	0.00%	39,084	28,928	391,717	3.23%	43,434	33,278	396,067	6.45%	45,574	35,418	398,207		
53	3	25,000.00	0.00	A	0.00%	58,508	49,480	411,141	3.23%	66,034	57,006	418,667	6.45%	70,410	61,383	423,043		
54	4	25,000.00	0.00	A	0.00%	77,844	69,945	430,477	3.23%	89,244	81,345	441,877	6.45%	96,726	88,827	449,359		
55	5	25,000.00	0.00	A	0.00%	97,089	90,318	449,722	3.23%	113,083	106,313	465,716	6.45%	124,618	117,847	477,251		
56	6	25,000.00	0.00	A	0.00%	116,246	110,603	468,879	3.23%	137,541	131,899	490,174	6.45%	154,154	148,512	506,787		
57	7	25,000.00	0.00	A	0.00%	135,322	130,808	487,955	3.23%	162,600	158,087	515,233	6.45%	185,403	180,889	538,036		
58	8	25,000.00	0.00	A	0.00%	154,313	150,928	506,946	3.23%	188,265	184,880	540,898	6.45%	218,461	215,076	571,094		
59	9	25,000.00	0.00	A	0.00%	173,214	170,957	525,847	3.23%	214,608	212,351	567,241	6.45%	253,498	251,241	606,131		
60	10	25,000.00	0.00	A	0.00%	192,002	190,874	544,635	3.23%	241,688	240,560	594,321	6.45%	290,679	289,551	643,312		
		250,000.00	0.00															

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
61	11	0.00	0.00	A	0.00%	189,080	189,080	544,635	3.23%	248,955	248,955	594,321	6.45%	309,183	309,183	643,312
62	12	0.00	0.00	A	0.00%	185,939	185,939	544,635	3.23%	256,350	256,350	594,321	6.45%	328,900	328,900	643,312
63	13	0.00	0.00	A	0.00%	182,543	182,543	544,635	3.23%	263,857	263,857	594,321	6.45%	349,917	349,917	643,312
64	14	0.00	0.00	A	0.00%	178,853	178,853	544,635	3.23%	271,463	271,463	594,321	6.45%	372,335	372,335	643,312
65	15	0.00	0.00	A	0.00%	174,838	174,838	544,635	3.23%	279,163	279,163	594,321	6.45%	396,276	396,276	643,312
66	16	0.00	0.00	A	0.00%	170,465	170,465	544,635	3.23%	286,955	286,955	594,321	6.45%	421,882	421,882	643,312
67	17	0.00	0.00	A	0.00%	165,703	165,703	544,635	3.23%	294,839	294,839	594,321	6.45%	449,316	449,316	643,312
68	18	0.00	0.00	A	0.00%	160,504	160,504	544,635	3.23%	302,807	302,807	594,321	6.45%	478,755	478,755	643,312
69	19	0.00	0.00	A	0.00%	154,807	154,807	544,635	3.23%	310,848	310,848	594,321	6.45%	510,402	510,402	643,312
70	20	0.00	0.00	A	0.00%	148,526	148,526	544,635	3.23%	318,933	318,933	594,321	6.45%	544,485	544,485	643,312
		250,000.00	0.00													
71	21	0.00	52,152.00 I	A	0.00%	136,096	66,276	781,482	3.23%	324,065	254,385	831,307	6.45%	581,078	527,385	614,546
72	22	0.00	52,152.00 I	A	0.00%	0	0	0	3.23%	328,096	203,368	774,661	6.45%	620,006	509,666	590,267
73	23	0.00	52,152.00 I	A	0.00%	0	0	0	3.23%	331,021	148,130	714,899	6.45%	661,374	491,273	564,024
74	24	0.00	52,152.00 I	A	0.00%	0	0	0	3.23%	332,863	88,523	651,851	6.45%	705,379	472,230	535,714
75	25	0.00	52,152.00 I	A	0.00%	0	0	0	3.23%	333,549	24,292	585,335	6.45%	752,254	452,588	505,246

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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	26	0.00	52,152.00 I	A	0.00%	0	0	0	3.23%	0	0	0	6.45%	802,272	432,432	472,545
77	27	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	855,269	411,395	454,159
78	28	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	911,402	389,422	434,992
79	29	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	970,824	366,442	414,984
80	30	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,033,689	342,373	394,058
		250,000.00	521,520.00													
81	31	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,100,142	317,111	372,118
82	32	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,170,327	290,536	349,052
83	33	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,244,378	262,505	324,724
84	34	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,322,409	232,840	298,960
85	35	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,404,596	201,408	271,638

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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	36	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,491,119	168,062	242,618
87	37	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,582,102	132,584	211,690
88	38	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,677,669	94,735	178,619
89	39	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,777,944	54,256	143,153
90	40	0.00	52,152.00 I	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,883,051	10,866	105,019
		250,000.00	1,043,040.00													
91	41	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	1,993,281	18,126	117,790
92	42	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,111,953	28,166	112,644
93	43	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,240,241	41,845	109,052
94	44	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,379,522	60,214	107,805
95	45	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,531,436	84,566	109,881

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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	46	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,697,097	115,649	115,649
97	47	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	2,873,717	150,290	150,290
98	48	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,062,029	188,813	188,813
99	49	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,262,814	231,571	231,571
100	50	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,476,904	278,943	278,943
		250,000.00	1,043,040.00													
101	51	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,705,191	331,343	331,343
102	52	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	3,948,624	389,214	389,214
103	53	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,208,217	453,039	453,039
104	54	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,485,052	523,339	523,339
105	55	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	4,780,284	600,677	600,677

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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 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	56	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,095,147	685,662	685,662
107	57	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,430,958	778,950	778,950
108	58	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	5,789,121	881,253	881,253
109	59	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	6,171,138	993,337	993,337
110	60	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	6,578,610	1,116,031	1,116,031
		250,000.00	1,043,040.00													
111	61	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	7,013,248	1,250,227	1,250,227
112	62	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	7,476,878	1,396,891	1,396,891
113	63	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	7,971,450	1,557,063	1,557,063
114	64	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	8,499,045	1,731,867	1,731,867
115	65	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	9,061,886	1,922,514	1,922,514
116	66	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	9,662,347	2,130,309	2,130,309
117	67	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	10,302,963	2,356,662	2,356,662
118	68	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	10,986,438	2,603,091	2,603,091
119	69	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	11,715,664	2,871,233	2,871,233
120	70	0.00	0.00	A	0.00%	0	0	0	0.00%	0	0	0	6.45%	12,493,726	3,162,851	3,162,851
		250,000.00	1,043,040.00													

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
51	1	25,000.00	0	0	0	10,847	374,765	130,969	25,000	130,969	28,331
52	2	25,000.00	0	0	0	35,418	398,207	0	25,000	130,969	28,331
53	3	25,000.00	0	0	0	61,383	423,043	0	25,000	130,969	28,331
54	4	25,000.00	0	0	0	88,827	449,359	0	25,000	130,969	28,331
55	5	25,000.00	0	0	0	117,847	477,251	0	25,000	130,969	28,331
56	6	25,000.00	0	0	0	148,512	506,787	0	25,000	150,000	28,331
57	7	25,000.00	0	0	0	180,889	538,036	0	25,000	175,000	28,331
58	8	25,000.00	0	0	0	215,076	571,094	0	25,000	200,000	N/A
59	9	25,000.00	0	0	0	251,241	606,131	0	25,000	225,000	N/A
60	10	25,000.00	0	0	0	289,551	643,312	0	25,000	250,000	N/A
		250000.00	0	0				130,969	250,000		
61	11	0.00	0	0	1,538	309,183	643,312	147,726	15,464	278,694	17,256
62	12	0.00	0	0	1,636	328,900	643,312	0	15,464	280,928	17,256
63	13	0.00	0	0	1,741	349,917	643,312	0	15,464	296,392	17,256
64	14	0.00	0	0	1,852	372,335	643,312	0	15,464	311,856	17,256
65	15	0.00	0	0	1,972	396,276	643,312	0	15,464	327,320	17,256

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
66	16	0.00	0	0	2,099	421,882	643,312	0	15,464	342,784	17,256
67	17	0.00	0	0	2,235	449,316	643,312	0	15,464	358,248	17,256
68	18	0.00	0	0	2,382	478,755	643,312	0	15,464	373,712	N/A
69	19	0.00	0	0	2,539	510,402	643,312	0	15,464	389,176	N/A
70	20	0.00	0	0	2,709	544,485	643,312	0	15,464	404,640	N/A
		250000.00	0	0				278,695	404,640		
71	21	0.00	0	52,152 I	2,891	527,385	614,546	0	15,464	420,104	N/A
72	22	0.00	0	52,152 I	3,085	509,666	590,267	0	15,464	435,568	N/A
73	23	0.00	0	52,152 I	3,290	491,273	564,024	0	15,464	451,032	N/A
74	24	0.00	0	52,152 I	3,509	472,230	535,714	0	15,464	466,496	N/A
75	25	0.00	0	52,152 I	3,743	452,588	505,246	0	15,464	481,960	N/A
76	26	0.00	0	52,152 I	3,991	432,432	472,545	0	15,464	497,424	N/A
77	27	0.00	0	52,152 I	4,255	411,395	454,159	0	15,464	512,888	N/A
78	28	0.00	0	52,152 I	4,534	389,422	434,992	0	15,464	528,352	N/A
79	29	0.00	0	52,152 I	4,830	366,442	414,984	0	15,464	543,816	N/A
80	30	0.00	0	52,152 I	5,143	342,373	394,058	0	15,464	559,280	N/A
		250000.00	0	521,520				278,695	559,280		

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
81	31	0.00	0	52,152 I	5,473	317,111	372,118	0	15,464	574,744	N/A
82	32	0.00	0	52,152 I	5,823	290,536	349,052	0	15,464	590,208	N/A
83	33	0.00	0	52,152 I	6,191	262,505	324,724	0	15,464	605,672	N/A
84	34	0.00	0	52,152 I	6,579	232,840	298,960	0	15,464	621,136	N/A
85	35	0.00	0	52,152 I	6,988	201,408	271,638	0	15,464	636,600	N/A
86	36	0.00	0	52,152 I	7,419	168,062	242,618	0	15,464	652,064	N/A
87	37	0.00	0	52,152 I	7,871	132,584	211,690	0	15,464	667,528	N/A
88	38	0.00	0	52,152 I	8,347	94,735	178,619	0	15,464	682,992	N/A
89	39	0.00	0	52,152 I	8,845	54,256	143,153	0	15,464	698,456	N/A
90	40	0.00	0	52,152 I	9,368	10,866	105,019	0	15,464	713,920	N/A
		250000.00	0	1,043,040				278,695	713,920		
91	41	0.00	0	0	9,917	18,126	117,790	0	15,464	729,384	N/A
92	42	0.00	0	0	10,507	28,166	112,644	0	15,464	744,848	N/A
93	43	0.00	0	0	11,145	41,845	109,052	0	15,464	760,312	N/A
94	44	0.00	0	0	11,838	60,214	107,805	0	15,464	775,776	N/A
95	45	0.00	0	0	12,594	84,566	109,881	0	15,464	791,240	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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
96	46	0.00	0	0	13,418	115,649	115,649	0	15,464	806,704	N/A
97	47	0.00	0	0	14,297	150,290	150,290	0	15,464	822,168	N/A
98	48	0.00	0	0	15,234	188,813	188,813	0	15,464	837,632	N/A
99	49	0.00	0	0	16,233	231,571	231,571	0	15,464	853,096	N/A
100	50	0.00	0	0	17,298	278,943	278,943	0	15,464	868,560	N/A
		250000.00	0	1,043,040				278,695	868,560		
101	51	0.00	0	0	18,434	331,343	331,343	0	15,464	884,024	N/A
102	52	0.00	0	0	19,645	389,214	389,214	0	15,464	899,488	N/A
103	53	0.00	0	0	20,936	453,039	453,039	0	15,464	914,952	N/A
104	54	0.00	0	0	22,314	523,339	523,339	0	15,464	930,416	N/A
105	55	0.00	0	0	23,783	600,677	600,677	0	15,464	945,880	N/A
106	56	0.00	0	0	25,349	685,662	685,662	0	15,464	961,344	N/A
107	57	0.00	0	0	27,020	778,950	778,950	0	15,464	976,808	N/A
108	58	0.00	0	0	28,802	881,253	881,253	0	15,464	992,272	N/A
109	59	0.00	0	0	30,702	993,337	993,337	0	15,464	1,007,736	N/A
110	60	0.00	0	0	32,729	1,116,031	1,116,031	0	15,464	1,023,200	N/A
		250000.00	0	1,043,040				278,695	1,023,200		

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
111	61	0.00	0	0	34,892	1,250,227	1,250,227	0	15,464	1,038,664	N/A
112	62	0.00	0	0	37,198	1,396,891	1,396,891	0	15,464	1,054,128	N/A
113	63	0.00	0	0	39,659	1,557,063	1,557,063	0	15,464	1,069,592	N/A
114	64	0.00	0	0	42,284	1,731,867	1,731,867	0	15,464	1,085,056	N/A
115	65	0.00	0	0	45,084	1,922,514	1,922,514	0	15,464	1,100,520	N/A
116	66	0.00	0	0	48,071	2,130,309	2,130,309	0	15,464	1,115,984	N/A
117	67	0.00	0	0	51,259	2,356,662	2,356,662	0	15,464	1,131,448	N/A
118	68	0.00	0	0	54,659	2,603,091	2,603,091	0	15,464	1,146,912	N/A
119	69	0.00	0	0	58,287	2,871,233	2,871,233	0	15,464	1,162,376	N/A
120	70	0.00	0	0	62,158	3,162,851	3,162,851	0	15,464	1,177,840	N/A
		250000.00	0	1,043,040				278,695	1,177,840		

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 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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:	\$130,968.57
Guideline Annual Premium:	\$25,000.02

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:	\$28,330.83
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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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Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
51	1	10,847	352,015	374,765	0	0	374,765	33,731	338,918	206,147	152,709
52	2	35,418	351,977	398,207	0	0	398,207	57,702	337,789	230,097	151,603
53	3	61,383	351,936	423,043	198,688	190,232	220,886	83,034	336,660	255,406	150,499
54	4	88,827	351,893	449,359	212,118	216,992	219,774	109,809	335,532	282,157	149,396
55	5	117,847	351,847	477,251	226,347	245,286	218,665	138,121	334,404	310,443	148,296
56	6	148,512	351,799	506,787	241,415	275,185	217,556	168,037	333,275	340,333	147,196
57	7	180,889	351,747	538,036	257,355	306,754	216,448	199,626	332,147	371,893	146,098
58	8	215,076	351,693	571,094	274,215	340,087	215,341	232,978	331,018	405,215	145,002
59	9	251,241	351,636	606,131	292,076	375,348	214,236	268,261	329,890	440,466	143,909
60	10	289,551	351,575	643,312	311,023	412,701	213,131	305,637	328,761	477,808	142,817
61	11	309,183	336,068	643,312	314,670	427,590	199,702	326,269	309,129	489,825	132,488
62	12	328,900	316,546	643,312	315,349	439,690	187,794	345,599	289,412	498,310	124,485
63	13	349,917	295,736	643,312	315,349	452,588	175,100	366,204	268,395	507,354	115,953
64	14	372,335	273,542	643,312	315,349	466,346	161,561	388,182	245,977	517,002	106,852
65	15	396,276	249,841	643,312	315,349	481,039	147,100	411,639	222,052	527,306	97,132

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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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
66	16	421,882	224,495	643,312	315,349	496,756	131,632	434,396	198,981	538,329	86,733
67	17	449,316	197,344	643,312	315,349	513,596	115,059	458,778	174,262	550,141	75,590
68	18	478,755	168,213	643,312	315,349	531,669	97,272	484,943	147,736	562,819	63,629
69	19	510,402	136,901	643,312	315,349	551,098	78,150	513,070	119,220	576,450	50,770
70	20	544,485	103,184	643,312	315,349	572,025	57,553	543,363	88,509	591,133	36,916
71	21	581,078	85,204	668,239	322,693	601,241	0	577,573	24,948	617,020	0
72	22	620,006	78,657	700,606	338,340	636,981	0	615,132	0	651,547	0
73	23	661,374	70,832	734,125	354,541	674,640	0	654,964	0	687,757	0
74	24	705,379	61,601	768,864	371,328	714,364	0	697,252	0	725,771	0
75	25	752,254	50,823	804,912	388,743	756,327	0	742,210	0	765,739	0
76	26	802,272	38,342	842,385	406,838	800,742	0	790,091	0	807,842	0
77	27	855,269	40,876	898,033	433,743	853,639	0	842,284	0	861,208	0
78	28	911,402	43,560	956,972	462,240	909,665	0	897,565	0	917,731	0
79	29	970,824	46,402	1,019,366	492,411	968,975	0	956,085	0	977,568	0
80	30	1,033,689	49,408	1,085,374	524,333	1,031,720	0	1,017,996	0	1,040,870	0

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Indexed Explorer Plus Universal Life

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Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
81	31	1,100,142	52,587	1,155,150	558,081	1,098,048	0	1,083,440	0	1,107,786	0
82	32	1,170,327	55,944	1,228,844	593,730	1,168,100	0	1,152,560	0	1,178,459	0
83	33	1,244,378	59,486	1,306,597	631,349	1,242,010	0	1,225,486	0	1,253,026	0
84	34	1,322,409	63,219	1,388,529	670,998	1,319,894	0	1,302,333	0	1,331,601	0
85	35	1,404,596	67,151	1,474,826	712,762	1,401,926	0	1,383,273	0	1,414,361	0
86	36	1,491,119	71,290	1,565,675	756,733	1,488,285	0	1,468,482	0	1,501,487	0
87	37	1,582,102	75,644	1,661,207	802,980	1,579,096	0	1,558,084	0	1,593,105	0
88	38	1,677,669	80,217	1,761,553	851,566	1,674,484	0	1,652,201	0	1,689,339	0
89	39	1,777,944	85,016	1,866,841	902,554	1,774,570	0	1,750,954	0	1,790,313	0
90	40	1,883,051	90,046	1,977,203	956,008	1,879,478	0	1,854,466	0	1,896,154	0
91	41	1,993,281	95,321	2,092,945	980,392	1,989,501	0	1,963,023	0	2,007,153	0
92	42	2,111,953	80,101	2,196,431	980,392	2,100,209	0	2,077,959	0	2,115,043	0
93	43	2,240,241	62,804	2,307,448	980,392	2,219,575	0	2,202,130	0	2,231,206	0
94	44	2,379,522	43,172	2,427,113	980,392	2,348,854	0	2,336,862	0	2,356,849	0
95	45	2,531,436	20,894	2,556,750	980,392	2,489,539	0	2,483,735	0	2,493,408	0

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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September 17, 2021 Server v1.652.7110.95716

CL_LP ICC 17 CL 88 1708 i

*This is page 3 of 5 pages
and is not valid unless all pages are included*

Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
96	46	2,697,097	0	2,697,097	980,392	2,644,213	0	2,644,213	0	2,644,213	0
97	47	2,873,717	0	2,873,717	980,392	2,817,370	0	2,817,370	0	2,817,370	0
98	48	3,062,029	0	3,062,029	980,392	3,001,989	0	3,001,989	0	3,001,989	0
99	49	3,262,814	0	3,262,814	980,392	3,198,837	0	3,198,837	0	3,198,837	0
100	50	3,476,904	0	3,476,904	980,392	3,408,730	0	3,408,730	0	3,408,730	0
101	51	3,705,191	0	3,705,191	980,392	3,632,541	0	3,632,541	0	3,632,541	0
102	52	3,948,624	0	3,948,624	980,392	3,871,200	0	3,871,200	0	3,871,200	0
103	53	4,208,217	0	4,208,217	980,392	4,125,703	0	4,125,703	0	4,125,703	0
104	54	4,485,052	0	4,485,052	980,392	4,397,110	0	4,397,110	0	4,397,110	0
105	55	4,780,284	0	4,780,284	980,392	4,686,553	0	4,686,553	0	4,686,553	0
106	56	5,095,147	0	5,095,147	980,392	4,995,242	0	4,995,242	0	4,995,242	0
107	57	5,430,958	0	5,430,958	980,392	5,324,468	0	5,324,468	0	5,324,468	0
108	58	5,789,121	0	5,789,121	980,392	5,675,609	0	5,675,609	0	5,675,609	0
109	59	6,171,138	0	6,171,138	980,392	6,050,135	0	6,050,135	0	6,050,135	0
110	60	6,578,610	0	6,578,610	980,392	6,449,617	0	6,449,617	0	6,449,617	0

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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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Indexed Explorer Plus Universal Life

Designed for VALUED CLIENT

Male Issue Age 50

Standard-TNU

\$352,633 Specified Amount

Death Benefit Option 2

Modal Premium \$25,000.00 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
111	61	7,013,248	0	7,013,248	980,392	6,875,733	0	6,875,733	0	6,875,733	0
112	62	7,476,878	0	7,476,878	980,392	7,330,272	0	7,330,272	0	7,330,272	0
113	63	7,971,450	0	7,971,450	980,392	7,815,147	0	7,815,147	0	7,815,147	0
114	64	8,499,045	0	8,499,045	980,392	8,332,397	0	8,332,397	0	8,332,397	0
115	65	9,061,886	0	9,061,886	980,392	8,884,202	0	8,884,202	0	8,884,202	0
116	66	9,662,347	0	9,662,347	980,392	9,472,890	0	9,472,890	0	9,472,890	0
117	67	10,302,963	0	10,302,963	980,392	10,100,944	0	10,100,944	0	10,100,944	0
118	68	10,986,438	0	10,986,438	980,392	10,771,018	0	10,771,018	0	10,771,018	0
119	69	11,715,664	0	11,715,664	980,392	11,485,945	0	11,485,945	0	11,485,945	0
120	70	12,493,726	0	12,493,726	980,392	12,248,751	0	12,248,751	0	12,248,751	0

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*This is page 5 of 5 pages
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Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for:	VALUED CLIENT	Tax Bracket:	32%
Male Age:	50 Standard-TNU	Initial Premium:	\$25,000.00
Special Class:	None	Initial Death Benefit:	\$352,633

							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	51	25,000	25,340	25,680	26,020	25,500	10,847	374,765
2	52	25,000	51,025	52,058	53,102	51,510	35,418	398,207
3	53	25,000	77,059	79,154	81,288	78,040	61,383	423,043
4	54	25,000	103,447	106,987	110,625	105,101	88,827	449,359
5	55	25,000	130,193	135,578	141,158	132,703	117,847	477,251
6	56	25,000	157,304	164,945	172,937	160,857	148,512	506,787
7	57	25,000	184,783	195,112	206,013	189,574	180,889	538,036
8	58	25,000	212,636	226,099	240,439	218,866	215,076	571,094
9	59	25,000	240,868	257,929	276,269	248,743	251,241	606,131
10	60	25,000	269,484	290,624	313,560	279,218	289,551	643,312
		250,000						
11	61	0	273,149	298,529	326,354	284,802	309,183	643,312
12	62	0	276,864	306,649	339,669	290,498	328,900	643,312
13	63	0	280,629	314,990	353,527	296,308	349,917	643,312
14	64	0	284,446	323,558	367,951	302,234	372,335	643,312
15	65	0	288,314	332,359	382,964	308,279	396,276	643,312
16	66	0	292,235	341,399	398,589	314,445	421,882	643,312
17	67	0	296,210	350,685	414,851	320,734	449,316	643,312
18	68	0	300,238	360,224	431,777	327,148	478,755	643,312
19	69	0	304,321	370,022	449,393	333,691	510,402	643,312
20	70	0	308,460	380,086	467,729	340,365	544,485	643,312
		250,000						

Rate of Return Needed to Match Indexed Explorer Plus [®] UL 2019 Taxable Fund*	Tax Free Fund
Assumed Surr. Cash Value	\$544,485 7.47% 5.08%
Assumed Death Benefit	\$643,312 9.10% 6.19%

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

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This is page 1 of 3 pages

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Form CL_LP ICC 17 CL 88 1708 i

Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for: VALUED CLIENT
Male Age: 50 Standard-TNU
Special Class: None

Tax Bracket: 32%
Initial Premium: \$25,000.00
Initial Death Benefit: \$352,633

							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	71	-52,152	259,794	336,854	432,532	293,977	527,385	614,546
22	72	-52,152	210,466	292,446	395,900	246,662	509,666	590,267
23	73	-52,152	160,467	246,830	357,773	198,400	491,273	564,024
24	74	-52,152	109,788	199,973	318,090	149,173	472,230	535,714
25	75	-52,152	58,420	151,842	276,788	98,961	452,588	505,246
26	76	-52,152	6,353	102,401	233,801	47,746	432,432	472,545
27	77	-52,152	-46,422	51,616	189,061	-4,495	411,395	454,159
28	78	-52,152	-99,914	-550	142,494	-57,779	389,422	434,992
29	79	-52,152	-154,134	-54,136	94,028	-112,130	366,442	414,984
30	80	-52,152	-209,092	-109,179	43,585	-167,568	342,373	394,058
		-271,520						
31	81	-52,152	-264,797	-165,719	-8,917	-224,114	317,111	372,118
32	82	-52,152	-321,259	-223,797	-63,560	-281,791	290,536	349,052
33	83	-52,152	-378,490	-283,455	-120,433	-340,622	262,505	324,724
34	84	-52,152	-436,498	-344,735	-179,627	-400,630	232,840	298,960
35	85	-52,152	-495,296	-407,683	-241,235	-461,837	201,408	271,638
36	86	-52,152	-554,893	-472,342	-305,357	-524,269	168,062	242,618
37	87	-52,152	-615,301	-538,761	-372,096	-587,950	132,584	211,690
38	88	-52,152	-676,531	-606,985	-441,557	-652,904	94,735	178,619
39	89	-52,152	-738,593	-677,066	-513,853	-719,157	54,256	143,153
40	90	-52,152	-801,499	-749,053	-589,098	-786,735	10,866	105,019
		-793,040						
41	91	0	-812,399	-769,427	-613,133	-802,470	18,126	117,790
42	92	0	-823,448	-790,355	-638,149	-818,519	28,166	112,644
43	93	0	-834,647	-811,853	-664,185	-834,889	41,845	109,052
44	94	0	-845,998	-833,935	-691,284	-851,587	60,214	107,805
45	95	0	-857,503	-856,618	-719,488	-868,619	84,566	109,881
46	96	0	-869,165	-879,918	-748,843	-885,991	115,649	115,649
47	97	0	-880,986	-903,852	-779,396	-903,711	150,290	150,290
48	98	0	-892,967	-928,437	-811,195	-921,785	188,813	188,813
49	99	0	-905,112	-953,690	-844,292	-940,221	231,571	231,571
50	100	0	-917,421	-979,631	-878,739	-959,026	278,943	278,943
		-793,040						

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Columbus Life Insurance Company

Supplemental Illustration Policy vs 4 Funds

Designed for: VALUED CLIENT
Male Age: 50 Standard-TNU
Special Class: None

Tax Bracket: 32%
Initial Premium: \$25,000.00
Initial Death Benefit: \$352,633

							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	101	0	-929,898	-1,006,277	-914,592	-978,206	331,343	331,343
52	102	0	-942,545	-1,033,648	-951,907	-997,770	389,214	389,214
53	103	0	-955,364	-1,061,763	-990,745	-1,017,726	453,039	453,039
54	104	0	-968,356	-1,090,643	-1,031,167	-1,038,080	523,339	523,339
55	105	0	-981,526	-1,120,308	-1,073,239	-1,058,842	600,677	600,677
56	106	0	-994,875	-1,150,781	-1,117,027	-1,080,019	685,662	685,662
57	107	0	-1,008,405	-1,182,082	-1,162,602	-1,101,619	778,950	778,950
58	108	0	-1,022,119	-1,214,234	-1,210,036	-1,123,651	881,253	881,253
59	109	0	-1,036,020	-1,247,262	-1,259,405	-1,146,124	993,337	993,337
60	110	0	-1,050,110	-1,281,187	-1,310,789	-1,169,047	1,116,031	1,116,031
		-793,040						
61	111	0	-1,064,392	-1,316,035	-1,364,269	-1,192,428	1,250,227	1,250,227
62	112	0	-1,078,867	-1,351,832	-1,419,932	-1,216,276	1,396,891	1,396,891
63	113	0	-1,093,540	-1,388,601	-1,477,865	-1,240,602	1,557,063	1,557,063
64	114	0	-1,108,412	-1,426,371	-1,538,162	-1,265,414	1,731,867	1,731,867
65	115	0	-1,123,487	-1,465,169	-1,600,919	-1,290,722	1,922,514	1,922,514
66	116	0	-1,138,766	-1,505,021	-1,666,236	-1,316,537	2,130,309	2,130,309
67	117	0	-1,154,253	-1,545,958	-1,734,219	-1,342,867	2,356,662	2,356,662
68	118	0	-1,169,951	-1,588,008	-1,804,975	-1,369,725	2,603,091	2,603,091
69	119	0	-1,185,862	-1,631,202	-1,878,618	-1,397,119	2,871,233	2,871,233
70	120	0	-1,201,990	-1,675,570	-1,955,265	-1,425,062	3,162,851	3,162,851
		-793,040						

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

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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