



# Columbus Life Insurance Company

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## Life Insurance Policy Illustration

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**Advisor Plus UL**  
*Flexible Premium Universal Life*  
*Policy Series CL 86 0707*

*Designed for*

Valued No load  
Ohio

*Presented by*

Ross L. Riley  
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July 6, 2015

The purpose of this illustration is to show how a Columbus Life Advisor Plus Flexible Premium Universal Life Insurance Policy works and to demonstrate how the assumed interest rates may affect the policy account value and the death benefit. This illustration is hypothetical. It does not project or predict actual results. Premium taxes vary by state and will have an impact on this illustration's calculations.

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

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

## Advisor Plus Universal Life

Designed for Valued No load  
Male Issue Age 55  
Preferred-TNU  
\$500,000 Specified Amount  
Death Benefit Option 1  
Modal Premium \$1,000.00 PAT



Columbus Life  
Insurance Company

### Policy Illustration Explanation

<b>Advisor Plus UL - Flexible Premium Universal Life Insurance Policy</b>	The Policy is a flexible premium universal life product. It will remain in force as long as the Net Cash Surrender Value is sufficient to cover monthly policy expenses. Premium reminder notices will be sent for planned premiums not paid through monthly bank draft and for premiums required to keep the policy in force.
<b>Underwriting Class: Male Preferred-TNU</b>	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 contract.
<b>Death Benefit Option: Option 1</b>	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.
<b>Total Specified Amount: \$500,000 1035 Exchange: \$25,000.00</b>	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 and may be decreased by loans or withdrawals, or increased by additional insurance benefits. The insurance contract will specify how to determine the benefit. The death benefits are illustrated as of the end of each policy year. This illustration includes a 1035 Exchange of \$25,000.00.
<b>Premiums</b>	Premium payments are flexible. You can change the amount and frequency of your premium payments within limits. This illustration uses the following premiums based on the illustrated coverage amount at issue. Changes to the policy benefits or to the non-guaranteed elements of the policy may require additional premiums to keep the policy in force.
<b>Initial Planned Premium Outlay: \$1,000.00 PAT</b>	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.
<b>Minimum Monthly Premium for Base Guarantee*: \$275.83</b>	By paying the Base Minimum Monthly Premium, you are receiving a benefit that will keep the policy in force for ten policy years even if your policy Net Cash Surrender Value is less than the next Monthly Policy Charge, and regardless of the rate of return on your policy. One Minimum Monthly Premium must be paid in order to place the policy in force.

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### Policy Illustration Explanation

#### Non-Guaranteed Elements of the Policy

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

The non-guaranteed values illustrated provide snapshots of your policy assuming higher interest and lower charges than those guaranteed. Since these elements can not 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 non-guaranteed elements and current company practice remain unchanged throughout the illustration, which is unlikely.

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 83.

#### 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
None	

#### \* No-Lapse Guarantees

By paying only the minimum no-lapse guarantee 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 ends in order to keep your policy in force. Withdrawals and loan indebtedness will cause an increase in the premium requirement under the Base No-Lapse Guarantee. The Base No-Lapse Guarantee takes into account the time value of money (at 5.50% annual interest rate) with respect to premium payments and withdrawals.

**Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.**

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

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### Optional Riders

**Coverage Summary:**

**Amount To Age  
/Units**

**Accelerated Death Benefit Life Plus Rider**

X - indicates the rider is included in this illustration.

- ( ) **Accidental Death Rider** An additional death benefit paid if death occurs by accidental means on or after the insured's first birthday and prior to the policy anniversary following the insured's 70th birthday. (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. (CLR-135 0101)
- ( ) **Other Insured Term Rider** Adjustable Term Insurance payable on the death of each person designated in the application for coverage. (CLR-177 0707)
- ( ) **Capital Transfer – Death Benefit** This rider provides a guarantee of continued coverage from the tenth policy anniversary for the lifetime of the insured, so long as the premium test is met on the tenth policy anniversary and on any monthly anniversary day following a loan or withdrawal. This rider features a liquidity option that allows withdrawals. Note: A withdrawal will reduce premiums paid under the policy which will result in a proportional decrease in the guaranteed death benefit. The focus of this rider is to maximize the amount of the lifetime guaranteed death benefit. (CLR-198 1107)
- ( ) **Capital Transfer – Accumulation** This rider provides a guarantee of continued coverage from the tenth policy anniversary for the lifetime of the insured, so long as the premium test is met on the tenth policy anniversary and on any monthly anniversary day following a loan or withdrawal. This rider features a liquidity option that allows withdrawals. Note: A withdrawal will reduce premiums paid under the policy which will result in a proportional decrease in the guaranteed death benefit. The focus of this rider is to maximize the policy's cash surrender value while providing a lifetime guaranteed death benefit. (CLR-196 1107)
- ( ) **Capital Transfer – Return of Premium** This rider provides a guarantee of continued coverage from the tenth policy anniversary for the lifetime of the insured, so long as the premium test is met at issue and on any monthly anniversary day following a loan or withdrawal. This rider features a liquidity option that allows withdrawals. Note: A withdrawal will reduce premiums paid under the policy which will result in a proportional decrease in the guaranteed death benefit. This rider guarantees a Return of Premium for 10 years while providing a lifetime guaranteed death benefit. (CLR-197 1107)
- ( ) **Accelerated Death Benefit Rider** This rider advances a portion of the death benefit if an Insured is diagnosed with a terminal illness, as defined in the rider. If the rider benefit is exercised, interest charges will be assessed. Other charges may also apply. If the Accelerated Death Benefit Life Plus Rider is not available, this rider will be automatically included with Your policy if approved in Your state. (CLR-137 1308 OH)
- ( ) **Accelerated Death Benefit Plus Rider** This rider advances a portion of the death benefit in the event of a named Specified Medical Conditions, Permanent Confinement to a Nursing Home, or Terminal Illness as defined in the rider. If the rider benefit is exercised, interest charges will be assessed. Other charges may apply. This rider will be automatically included with Your policy if approved in Your state, subject to the underwriting classification of the insured. (CLR-143 1308 OH)

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### Optional Riders

- (X) **Accelerated Death Benefit Life Plus Rider** This rider advances a portion of the death benefit for Terminal Illness, certain Specified Medical Conditions or Chronic Illness. Chronic Illness is defined as being unable to perform two of the six Activities of Daily Living (ADL) for at least 90 days. If the rider benefit is exercised, interest charges will be assessed. Other charges may also apply. This rider will be automatically included with Your policy if approved in Your state, subject to the underwriting classification of the insured. (CLR-202 1409 OH)
- () **Change of Insured Rider** For business-owned policies, this rider permits you to apply to replace the Insured under the policy with a new Insured. Upon our approval of your application, the policy will be continued on the life of the new Insured subject to the conditions described in this rider. Under current federal tax law, the exercise of this benefit is taxed as if the policy were surrendered in full for cash. You may realize taxable income in such event. (CLR-160 0308)

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

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

**Policy Illustration**

Age	End of Yr	Premium Outlay	Mode	Guaranteed 3.00% Interest Rate			Non-Guaranteed 4.70% Interest Rate		
				Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
56	1	37,000.00	M	31,609	31,609	500,000	36,451	36,451	500,000
57	2	12,000.00	M	39,894	39,894	500,000	48,507	48,507	500,000
58	3	12,000.00	M	48,185	48,185	500,000	60,989	60,989	500,000
59	4	12,000.00	M	56,495	56,495	500,000	73,950	73,950	500,000
60	5	12,000.00	M	64,786	64,786	500,000	87,417	87,417	500,000
61	6	12,000.00	M	72,999	72,999	500,000	101,367	101,367	500,000
62	7	12,000.00	M	81,061	81,061	500,000	115,776	115,776	500,000
63	8	12,000.00	M	88,907	88,907	500,000	130,645	130,645	500,000
64	9	12,000.00	M	96,499	96,499	500,000	146,017	146,017	500,000
65	10	12,000.00	M	103,823	103,823	500,000	161,910	161,910	500,000
66	11	12,000.00	M	110,865	110,865	500,000	179,220	179,220	500,000
67	12	12,000.00	M	117,626	117,626	500,000	197,148	197,148	500,000
68	13	12,000.00	M	124,257	124,257	500,000	215,857	215,857	500,000
69	14	12,000.00	M	130,569	130,569	500,000	235,336	235,336	500,000
70	15	12,000.00	M	136,487	136,487	500,000	255,626	255,626	500,000
71	16	12,000.00	M	141,896	141,896	500,000	276,765	276,765	500,000
72	17	12,000.00	M	146,616	146,616	500,000	298,838	298,838	500,000
73	18	12,000.00	M	150,465	150,465	500,000	321,953	321,953	500,000
74	19	12,000.00	M	153,354	153,354	500,000	346,164	346,164	512,323
75	20	12,000.00	M	155,148	155,148	500,000	371,228	371,228	538,281
76	21	0.00	A	144,786	144,786	500,000	385,347	385,347	547,192
77	22	0.00	A	131,995	131,995	500,000	399,845	399,845	555,784
78	23	0.00	A	116,180	116,180	500,000	414,702	414,702	563,995
79	24	0.00	A	96,572	96,572	500,000	429,883	429,883	576,043
80	25	0.00	A	72,264	72,264	500,000	445,448	445,448	583,537

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. All values and benefits, including Premium Outlay, are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the non-guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable.

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Preferred-TNU

\$500,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,000.00 PAT

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Insurance Company**

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**Policy Illustration**

Age	End of Yr	Premium Outlay	Mode	Guaranteed 3.00% Interest Rate			Non-Guaranteed 4.70% Interest Rate		
				Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
81	26	0.00	A	42,085	42,085	500,000	461,307	461,307	595,086
82	27	0.00	A	4,599	4,599	500,000	477,548	477,548	606,485
83	28	0.00	A	0	0	0	494,193	494,193	617,742
84	29	0.00	A	0	0	0	511,244	511,244	628,830
85	30	0.00	A	0	0	0	528,681	528,681	644,991
86	31	0.00	A	0	0	0	546,587	546,587	655,905
87	32	0.00	A	0	0	0	564,868	564,868	666,544
88	33	0.00	A	0	0	0	583,611	583,611	682,824
89	34	0.00	A	0	0	0	602,737	602,737	699,175
90	35	0.00	A	0	0	0	622,319	622,319	715,667
91	36	0.00	A	0	0	0	642,435	642,435	732,376
92	37	0.00	A	0	0	0	663,228	663,228	749,448
93	38	0.00	A	0	0	0	684,741	684,741	766,910
94	39	0.00	A	0	0	0	707,009	707,009	784,780
95	40	0.00	A	0	0	0	730,223	730,223	803,246
96	41	0.00	A	0	0	0	754,584	754,584	822,496
97	42	0.00	A	0	0	0	780,719	780,719	835,370
98	43	0.00	A	0	0	0	809,034	809,034	857,576
99	44	0.00	A	0	0	0	840,756	840,756	865,978
100	45	0.00	A	0	0	0	877,740	877,740	877,740
101	46	0.00	A	0	0	0	918,944	918,944	918,944
102	47	0.00	A	0	0	0	962,084	962,084	962,084
103	48	0.00	A	0	0	0	1,007,252	1,007,252	1,007,252
104	49	0.00	A	0	0	0	1,054,544	1,054,544	1,054,544
105	50	0.00	A	0	0	0	1,104,057	1,104,057	1,104,057
106	51	0.00	A	0	0	0	1,155,898	1,155,898	1,155,898
107	52	0.00	A	0	0	0	1,210,176	1,210,176	1,210,176
108	53	0.00	A	0	0	0	1,267,004	1,267,004	1,267,004
109	54	0.00	A	0	0	0	1,326,503	1,326,503	1,326,503
110	55	0.00	A	0	0	0	1,388,799	1,388,799	1,388,799

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 Insurance Company**

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**Policy Illustration**

<u>Age</u>	<u>End of Yr</u>	<u>Premium Outlay</u>	<u>Mode</u>	<u>Guaranteed</u> 3.00% Interest Rate			<u>Non-Guaranteed</u> 4.70% Interest Rate		
				<u>Account Value</u>	<u>Net Cash Surrender Value</u>	<u>Death Benefit</u>	<u>Account Value</u>	<u>Net Cash Surrender Value</u>	<u>Death Benefit</u>
111	56	0.00	A	0	0	0	1,454,022	1,454,022	1,454,022
112	57	0.00	A	0	0	0	1,522,311	1,522,311	1,522,311
113	58	0.00	A	0	0	0	1,593,810	1,593,810	1,593,810
114	59	0.00	A	0	0	0	1,668,669	1,668,669	1,668,669
115	60	0.00	A	0	0	0	1,747,046	1,747,046	1,747,046
116	61	0.00	A	0	0	0	1,829,107	1,829,107	1,829,107
117	62	0.00	A	0	0	0	1,915,025	1,915,025	1,915,025
118	63	0.00	A	0	0	0	2,004,981	2,004,981	2,004,981
119	64	0.00	A	0	0	0	2,099,165	2,099,165	2,099,165
120	65	0.00	A	0	0	0	2,197,775	2,197,775	2,197,775

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. All values and benefits, including Premium Outlay, are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the non-guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable.

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

<b>End of Yr</b>	<b>Annual Premium</b>	<b>With- drawal</b>	<b>Annual Loan</b>	<b>Net Cash Surrender Value</b>	<b>Net Death Benefit</b>	<b>MEC Limit</b>
1	37,000.00	0	0	36,451	500,000	29,012
2	12,000.00	0	0	48,507	500,000	29,012
3	12,000.00	0	0	60,989	500,000	29,012
4	12,000.00	0	0	73,950	500,000	29,012
5	12,000.00	0	0	87,417	500,000	29,012
6	12,000.00	0	0	101,367	500,000	29,012
7	12,000.00	0	0	115,776	500,000	29,012
8	12,000.00	0	0	130,645	500,000	0
9	12,000.00	0	0	146,017	500,000	0
10	12,000.00	0	0	161,910	500,000	0
11	12,000.00	0	0	179,220	500,000	0
12	12,000.00	0	0	197,148	500,000	0
13	12,000.00	0	0	215,857	500,000	0
14	12,000.00	0	0	235,336	500,000	0
15	12,000.00	0	0	255,626	500,000	0
16	12,000.00	0	0	276,765	500,000	0
17	12,000.00	0	0	298,838	500,000	0
18	12,000.00	0	0	321,953	500,000	0
19	12,000.00	0	0	346,164	512,323	0
20	12,000.00	0	0	371,228	538,281	0
21	0.00	0	0	385,347	547,192	0
22	0.00	0	0	399,845	555,784	0
23	0.00	0	0	414,702	563,995	0
24	0.00	0	0	429,883	576,043	0
25	0.00	0	0	445,448	583,537	0
26	0.00	0	0	461,307	595,086	0
27	0.00	0	0	477,548	606,485	0
28	0.00	0	0	494,193	617,742	0
29	0.00	0	0	511,244	628,830	0
30	0.00	0	0	528,681	644,991	0

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### Policy Outlay - Non-Guaranteed

#### Premium Outlay

End of Yr	Annual Premium	Withdrawal	Annual Loan	Net Cash Surrender Value	Net Death Benefit	MEC Limit
31	0.00	0	0	546,587	655,905	0
32	0.00	0	0	564,868	666,544	0
33	0.00	0	0	583,611	682,824	0
34	0.00	0	0	602,737	699,175	0
35	0.00	0	0	622,319	715,667	0
36	0.00	0	0	642,435	732,376	0
37	0.00	0	0	663,228	749,448	0
38	0.00	0	0	684,741	766,910	0
39	0.00	0	0	707,009	784,780	0
40	0.00	0	0	730,223	803,246	0
41	0.00	0	0	754,584	822,496	0
42	0.00	0	0	780,719	835,370	0
43	0.00	0	0	809,034	857,576	0
44	0.00	0	0	840,756	865,978	0
45	0.00	0	0	877,740	877,740	0
46	0.00	0	0	918,944	918,944	0
47	0.00	0	0	962,084	962,084	0
48	0.00	0	0	1,007,252	1,007,252	0
49	0.00	0	0	1,054,544	1,054,544	0
50	0.00	0	0	1,104,057	1,104,057	0
51	0.00	0	0	1,155,898	1,155,898	0
52	0.00	0	0	1,210,176	1,210,176	0
53	0.00	0	0	1,267,004	1,267,004	0
54	0.00	0	0	1,326,503	1,326,503	0
55	0.00	0	0	1,388,799	1,388,799	0
56	0.00	0	0	1,454,022	1,454,022	0
57	0.00	0	0	1,522,311	1,522,311	0
58	0.00	0	0	1,593,810	1,593,810	0
59	0.00	0	0	1,668,669	1,668,669	0
60	0.00	0	0	1,747,046	1,747,046	0

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 Insurance Company**

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**Policy Outlay - Non-Guaranteed**

**Premium Outlay**

<b>End of Yr</b>	<b>Annual Premium</b>	<b>With-drawal</b>	<b>Annual Loan</b>	<b>Net Cash Surrender Value</b>	<b>Net Death Benefit</b>	<b>MEC Limit</b>
61	0.00	0	0	1,829,107	1,829,107	0
62	0.00	0	0	1,915,025	1,915,025	0
63	0.00	0	0	2,004,981	2,004,981	0
64	0.00	0	0	2,099,165	2,099,165	0
65	0.00	0	0	2,197,775	2,197,775	0

The values and benefits are not guaranteed and are subject to change. All values and benefits are shown as of the end of the year, assuming premiums are paid at the beginning of the period for the mode shown. All values and benefits, including Premium Outlay, are reduced by illustrated withdrawals or policy loans. The amount available for withdrawals or loans in excess of the Guaranteed Net Cash Surrender Value is not guaranteed. This illustration assumes the non-guaranteed elements continue at current levels for all years. This is not likely to occur as the assumptions on which they are based are subject to change by Columbus Life. Actual results will be more or less favorable. This is a supplemental illustration and must be accompanied by a basic illustration. Please refer to the basic illustration for guaranteed elements and other important information.

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

**Advisor Plus Universal Life**

Designed for Valued No load  
Male Issue Age 55  
Preferred-TNU  
\$500,000 Specified Amount  
Death Benefit Option 1  
Modal Premium \$1,000.00 PAT



Columbus Life  
Insurance Company

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**Additional Information**

<b>Tax Efficiency</b>	Interest on your policy is tax deferred. Partial Surrenders and loans are not subject to federal income tax if certain government criteria are met.
<b>Definition of Life Insurance</b>	You have selected the Cash Value Accumulation Test. The death benefit is increased, if necessary, to maintain the required amount of coverage to qualify as life insurance under Section 7702 of the Internal Revenue Code.
<b>TAMRA 7-Pay Premium</b>	In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a MEC Premium limitation during the first 7 years and during 7 years after certain policy changes. Failure to satisfy this limitation would cause distributions to be taxable to the extent that there is a gain in the contract. In addition, there is a penalty of 10% of taxable income for distributions from such policies before age 59½ with certain exceptions. In any case, a gain in the contract is taxable upon full surrender of the policy.  MEC Limit Premium: \$29,012.21
<b>Tax Advice</b>	This illustration does not provide advice. We recommend you discuss the tax implications of this policy with your tax advisor.

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 Death Benefit Option 1  
 Modal Premium \$1,000.00 PAT



**Columbus Life  
 Insurance Company**

### Policy Illustration Summary

Interest and Cost Scenarios:	<u>Summary Year</u>	<u>Guaranteed</u>	<u>Non-Guaranteed Midpoint</u>	<u>Non-Guaranteed Illustrated</u>
<b>Guaranteed</b>	YEAR 5			
3.00% Interest Rate	Annual Premium	12,000	12,000	12,000
And Maximum	Cash Value	64,786	75,454	87,417
Charges	Death Benefit	500,000	500,000	500,000
	YEAR 10			
<b>Midpoint</b>	Annual Premium	12,000	12,000	12,000
Interest Rate and	Cash Value	103,823	131,640	161,910
Charges Halfway	Death Benefit	500,000	500,000	500,000
Between Current	YEAR 20			
And Guaranteed	Annual Premium	12,000	12,000	12,000
	Cash Value	155,148	260,850	371,228
	Death Benefit	500,000	500,000	538,281
<b>Non-Guaranteed Illustrated</b>	AGE 70			
4.70% Interest	Annual Premium	12,000	12,000	12,000
Rate and Current	Cash Value	136,487	193,944	255,626
Charges	Death Benefit	500,000	500,000	500,000
	Last Year of	27	35	Death
	Death Benefit			
	All Years - Total	265,000	265,000	265,000
	Premiums			

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

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

\_\_\_\_\_  
*Applicant/Owner*

\_\_\_\_\_  
*Date*

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

\_\_\_\_\_  
*Agent*

\_\_\_\_\_  
*Date*

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**Advisor Plus Universal Life**

Designed for Valued No load

Male Issue Age 55

Preferred-TNU

\$500,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,000.00 PAT

**Columbus Life  
Insurance Company**

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

<u>Age</u>	<u>End of Year</u>	<u>Cash Surrender Value</u>	<u>Net Amount at Risk</u>	<u>Death Benefit</u>	<u>Chronic Illness Max Periodic Payment Advance<sup>1,2</sup></u>	<u>Chronic Illness Max Lump Sum Advance Amount</u>	<u>Chronic Lump Sum Remaining Death Benefit</u>	<u>Specified Medical Condition Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>	<u>Terminal Illness Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>
56	1	36,451	462,433	500,000	232,949	206,489	278,576	58,366	438,549	266,699	213,549
57	2	48,507	450,409	500,000	233,434	213,685	271,330	70,015	426,493	278,348	201,493
58	3	60,989	437,963	500,000	233,937	221,135	263,826	82,075	414,011	290,408	189,011
59	4	73,950	425,043	500,000	234,459	228,873	256,033	94,597	401,050	302,931	176,050
60	5	87,417	411,620	500,000	235,001	236,912	247,935	107,609	387,583	313,138	165,612
61	6	101,367	397,711	500,000	235,562	245,239	239,549	121,087	373,633	318,890	160,007
62	7	115,776	383,341	500,000	236,142	253,839	230,888	135,009	359,224	324,828	154,219
63	8	130,645	368,512	500,000	236,741	262,713	221,950	149,375	344,355	330,956	148,248
64	9	146,017	353,183	500,000	237,360	271,888	212,710	164,228	328,983	337,292	142,073
65	10	161,910	337,335	500,000	238,000	281,374	203,156	179,583	313,090	343,843	135,689
66	11	179,220	320,077	500,000	239,537	292,547	192,749	197,148	295,780	351,821	128,733
67	12	197,148	302,203	500,000	240,343	303,333	181,971	214,554	277,852	359,296	121,530
68	13	215,857	283,554	500,000	241,184	314,590	170,721	232,718	259,143	367,100	114,011
69	14	235,336	264,141	500,000	242,059	326,312	159,008	251,630	239,664	375,227	106,179
70	15	255,626	243,921	500,000	242,718	338,522	146,805	270,766	219,982	383,692	98,021

<sup>1</sup> The Max Advance for Periodic Payments must be taken over a period of at least four 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 4 years.

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*Presented by Ross L. Riley*

July 6, 2015 FV2.95.0.33

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**Advisor Plus Universal Life**

Designed for Valued No load

Male Issue Age 55

Preferred-TNU

\$500,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,000.00 PAT

**Columbus Life  
Insurance Company**

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

<u>Age</u>	<u>End of Year</u>	<u>Cash Surrender Value</u>	<u>Net Amount at Risk</u>	<u>Death Benefit</u>	<u>Chronic Illness Max Periodic Payment Advance<sup>1,2</sup></u>	<u>Chronic Illness Max Lump Sum Advance Amount</u>	<u>Chronic Lump Sum Remaining Death Benefit</u>	<u>Specified Medical Condition Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>	<u>Terminal Illness Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>
71	16	276,765	222,856	500,000	242,718	351,243	134,093	289,338	200,950	392,513	89,522
72	17	298,838	200,864	500,000	242,718	364,528	120,816	308,732	181,076	401,725	80,644
73	18	321,953	177,840	500,000	242,718	378,442	106,911	329,042	160,263	411,375	71,343
74	19	346,164	164,371	512,323	247,217	396,960	100,410	351,301	149,722	427,399	67,536
75	20	371,228	165,204	538,281	259,802	421,603	100,971	375,713	150,532	452,196	67,930
76	21	385,347	159,997	547,192	264,798	433,381	97,847	388,937	145,846	463,010	65,848
77	22	399,845	154,092	555,784	268,964	445,270	94,302	402,467	140,530	473,806	63,484
78	23	414,702	147,451	563,995	272,945	457,235	90,312	416,277	134,547	484,541	60,822
79	24	429,883	144,306	576,043	278,791	470,809	88,438	430,724	131,729	497,532	59,576
80	25	445,448	136,243	583,537	282,423	482,934	83,592	445,089	124,465	508,165	56,343
81	26	461,307	131,924	595,086	288,026	496,732	81,009	460,086	120,587	521,162	54,624
82	27	477,548	127,074	606,485	293,554	510,703	78,108	475,405	116,230	534,235	52,693
83	28	494,193	121,675	617,742	299,009	524,864	74,878	491,066	111,381	547,397	50,543
84	29	511,244	115,705	628,830	304,382	539,207	71,304	507,067	106,016	560,634	48,163
85	30	528,681	114,400	644,991	312,222	555,653	70,550	523,875	104,870	576,838	47,670

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**Advisor Plus Universal Life**

Designed for Valued No load

Male Issue Age 55

Preferred-TNU

\$500,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,000.00 PAT

**Columbus Life  
Insurance Company**

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

<u>Age</u>	<u>End of Year</u>	<u>Cash Surrender Value</u>	<u>Net Amount at Risk</u>	<u>Death Benefit</u>	<u>Chronic Illness Max Periodic Payment Advance<sup>1,2</sup></u>	<u>Chronic Illness Max Lump Sum Advance Amount</u>	<u>Chronic Lump Sum Remaining Death Benefit</u>	<u>Specified Medical Condition Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>	<u>Terminal Illness Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>
86	31	546,587	107,401	655,905	317,508	570,445	66,357	540,612	98,578	590,334	44,877
87	32	564,868	99,755	666,544	325,392	585,362	61,774	557,652	91,701	603,835	41,823
88	33	583,611	97,264	682,824	330,554	602,636	60,308	575,618	89,487	620,648	40,855
89	34	602,737	94,460	699,175	338,482	620,166	58,654	593,928	86,992	637,659	39,763
90	35	622,319	91,341	715,667	346,478	638,023	56,812	612,651	84,214	654,938	38,544
91	36	642,435	87,903	732,376	354,574	656,281	54,779	631,863	81,150	672,559	37,198
92	37	663,228	84,150	749,448	362,840	675,078	52,560	651,703	77,805	690,661	35,729
93	38	684,741	80,067	766,910	371,292	694,452	50,142	672,211	74,162	709,279	34,128
94	39	707,009	75,636	784,780	379,936	714,429	47,517	693,419	70,208	728,436	32,390
95	40	730,223	70,853	803,246	388,866	735,197	44,681	715,515	65,937	748,317	30,511
96	41	754,584	65,707	822,496	398,168	756,941	41,630	738,690	61,342	769,109	28,488
97	42	780,719	52,440	835,370	404,323	777,402	33,675	762,835	49,407	787,113	23,187
98	43	809,034	46,291	857,576	415,036	802,614	30,026	789,756	43,913	811,187	20,768
99	44	840,756	23,013	865,978	423,009	824,791	16,017	818,399	22,921	829,053	11,414
100	45	877,740	0	877,740	428,706	852,174	0	852,174	0	852,174	0

<sup>1</sup> The Max Advance for Periodic Payments must be taken over a period of at least four 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 4 years.

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**Advisor Plus Universal Life**

Designed for Valued No load

Male Issue Age 55

Preferred-TNU

\$500,000 Specified Amount

Death Benefit Option 1

Modal Premium \$1,000.00 PAT

**Columbus Life  
Insurance Company**

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

<u>Age</u>	<u>End of Year</u>	<u>Cash Surrender Value</u>	<u>Net Amount at Risk</u>	<u>Death Benefit</u>	<u>Chronic Illness Max Periodic Payment Advance<sup>1,2</sup></u>	<u>Chronic Illness Max Lump Sum Advance Amount</u>	<u>Chronic Lump Sum Remaining Death Benefit</u>	<u>Specified Medical Condition Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>	<u>Terminal Illness Max Lump Sum Advance Amount</u>	<u>Remaining Death Benefit</u>
101	46	918,944	0	918,944	444,387	892,178	0	892,178	0	892,178	0
102	47	962,084	0	962,084	465,249	934,062	0	934,062	0	934,062	0
103	48	1,007,252	0	1,007,252	487,092	977,915	1	977,915	1	977,915	1
104	49	1,054,544	0	1,054,544	509,961	1,023,829	0	1,023,829	0	1,023,829	0
105	50	1,104,057	0	1,104,057	533,905	1,071,900	0	1,071,900	0	1,071,900	0
106	51	1,155,898	0	1,155,898	558,974	1,122,231	0	1,122,231	0	1,122,231	0
107	52	1,210,176	0	1,210,176	585,222	1,174,928	0	1,174,928	0	1,174,928	0
108	53	1,267,004	0	1,267,004	612,703	1,230,101	0	1,230,101	0	1,230,101	0
109	54	1,326,503	0	1,326,503	641,476	1,287,867	0	1,287,867	0	1,287,867	0
110	55	1,388,799	0	1,388,799	671,601	1,348,348	0	1,348,348	0	1,348,348	0
111	56	1,454,022	0	1,454,022	703,142	1,411,672	0	1,411,672	0	1,411,672	0
112	57	1,522,311	0	1,522,311	736,165	1,477,972	0	1,477,972	0	1,477,972	0
113	58	1,593,810	0	1,593,810	770,741	1,547,388	0	1,547,388	0	1,547,388	0
114	59	1,668,669	0	1,668,669	806,941	1,620,067	0	1,620,067	0	1,620,067	0
115	60	1,747,046	0	1,747,046	844,843	1,696,161	0	1,696,161	0	1,696,161	0

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Male Issue Age 55

Preferred-TNU

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Death Benefit Option 1

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116	61	1,829,107	0	1,829,107	884,526	1,775,832	0	1,775,832	0	1,775,832	0
117	62	1,915,025	0	1,915,025	926,075	1,859,248	0	1,859,248	0	1,859,248	0
118	63	2,004,981	0	2,004,981	969,576	1,946,583	0	1,946,583	0	1,946,583	0
119	64	2,099,165	0	2,099,165	970,874	2,038,024	0	2,038,024	0	2,038,024	0
120	65	2,197,775	0	2,197,775	970,874	2,133,762	0	2,133,762	0	2,133,762	0

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