Input parameters in cells with yellow background.	Requested Benefits	Allowable Benefits*	Premium	Input Premium (if desired)
Issue State	Virginia			#REF!
Plan Type	Non Return of Premium	Non Return of Premium		To adjust Base Face Amoun
Level Premium Period	30	30		to achieve a specified modal
ssue Age (Age Last Birthday)	45	45		premium, input Total Modal
Tobacco Class	Non-Tobacco	Non-Tobacco		Premium here:
Premium Mode	Monthly EFT	Monthly EFT		0.00
Base Policy Face Amount	200,000.00	200,000.00	126.85	Otherwise leave at zero
Children's Insurance Rider Face Amount	0.00	0.00	0.00	
Accidental Death Benefit Rider (ADB)	No	No	0.00	
Waiver of Premium (WP)	No	No	0.00	
Disability Income Rider (Income/month)	0.00	0.00	0.00	
Monthly Gross Income (required for DI rider)	0.00			
Disability Rider Type	Occupational	Occupational		
		Total Modal Premium	126.85	

^{*} Any benefits shown in red have been adjusted to conform with product issue limits.

Policy and Rider Limits								
	Issu	Issue Age		Benefit				
	<u>Minimum</u>	<u>Maximum</u>	<u>Minimum</u> <u>M</u>	<u>laximum</u>				
Base Policy	18	55	25,000	250,000	95			
Children's Insurance Rider	18	55	5,000	15,000	70			
Accidental Death Benefit Rider	18	65			70			
Waiver of Premium	18	55			65			
Disability Income Rider	20	55	250.00	2,000.00	60			
Allowable Issue Ages by Level Premium Period and Tobacco Class								
		Non-ROP	50% ROP 10	00% ROP				
15	Year Non-Tobacco	18 - 65	not available no	ot available				
15 Year Tobacco		18 - 65	not available no	ot available				
20 Year Non-Tobacco		18 - 60	18 - 60	18 - 50				
20 Year Tobacco		18 - 60	18 - 60	18 - 45				
30	Year Non-Tobacco	18 - 55	18 - 50	18 - 50				
30	Year Tobacco	18 - 55	18 - 50	18 - 50				

Not for consumer use. This is not a contract.

Columbian Life Insurance Company

Home Office: Chicago, IL Administrative Service Office: P.O. Box 1381, Binghamton, NY 13902-1381 (800) 423-9765

This quote refers to Policy Form No. 1F585-CL or 1F589-CL or state variation. Product availability may vary by state.

CFG Term 1/3/2014