

SERFF Tracking Number: WSST-125726769 State: Arkansas
Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
Company Tracking Number: CL 84 0503 R (2001 CSO)
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

Filing at a Glance

Company: Columbus Life Insurance Company

Product Name: CLIC/Pinnacle II - 2001 CSO/NDL SERFF Tr Num: WSST-125726769 State: ArkansasLH

TOI: L06I Individual Life - Variable

SERFF Status: Closed

State Tr Num: 39639

Sub-TOI: L06I.002 Single Life - Flexible Premium

Co Tr Num: CL 84 0503 R (2001 CSO) State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Elaine Greer, Megan Thomas, Lisa Cooper, Nikki Lape, Ramona Piercefield

Disposition Date: 07/17/2008

Date Submitted: 07/16/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CLIC/Pinnacle II - 2001 CSO/NDL

Status of Filing in Domicile: Pending

Project Number: CL 84 0503 R

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing has been submitted to our domiciliary state of Ohio and is pending approval.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/17/2008

State Status Changed: 07/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: 2001 CSO REQUIRED COMPLIANCE CHANGES

CL 84 0503 AR R Schedule Pages

Columbus Life Insurance Company – NAIC Code # 99937

SERFF Tracking Number: WSSST-125726769 State: Arkansas
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The above referenced form is being submitted in final print for review and approval. This form is new and is being submitted as an insert to update our existing policy, Form CL 84 0503 AR, to the 2001 CSO Tables. Form CL 84 0503 AR was approved for use in your state on 01/14/2005, under state tracking #28352. Upon approval, these schedule pages will begin use on January 1, 2009.

If applicable, required certifications/transmittals are enclosed.

Domiciliary Filing:

This filing has been submitted to our domiciliary state of Ohio and is pending approval.

Description of Schedule Pages:

The only changes to the schedule pages from those that were submitted with the policy are as follows:

1. The form number has been changed from CL 84 0503 AR to CL 84 0503 AR R.
2. The maturity age has been changed from 100 to 120 to correspond with new 2001 CSO tables.
3. The CSO table has been changed from the 1980 to 2001 CSO Table.
4. The guaranteed maximum cost of insurance charges have been revised in accordance with 2001 CSO tables.
5. The hypothetical dates within the schedule pages have been updated as if the policy was issued with an effective date of 1/1/2009.

We certify that these pages will be used for new issues only and that no other changes have been made to this form other than those listed above required to comply with mortality table changes or secondary changes necessitated by the mortality table change.

Actuarial Memorandum and Demonstration:

Actuarial data for the base policy is enclosed supporting the change to the 2001 CSO tables. Also included are updated actuarial memoranda for riders that can be attached to the base policy, which have also been updated to the 2001 CSO tables. These riders and their approval dates are as follows:

| Form Number | Description | Approval Date | File No. |
|--------------|-----------------------|---------------|----------|
| CLR-167 0503 | Additional Life Rider | 01/14/2005 | 28352 |

SERFF Tracking Number: WSSST-125726769 State: Arkansas
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CLR-168 0503 Extended No-Lapse Guarantee Rider 01/14/2005 28352

Statements of Variability:

The enclosed Statement of Variability describes the bracketed material contained in the Schedule Pages. This information is considered variable and subject to change in accordance with the circumstances as described. The bracketing is consistent with the items that were bracketed in the original filing.

Format:

This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, typographical errors, printing in the form of a booklet, and formatting pages to conform to our printer requirements. No change in language will occur.

I look forward to your review and approval.

Company and Contact

Filing Contact Information

Nikki Lape, Product & State Filing Analyst
400 Broadway
Cincinnati, OH 45202
Nikki.Lape@wslife.com
(800) 446-0795 [Phone]
(513) 357-4123[FAX]

Filing Company Information

Columbus Life Insurance Company
400 East Fourth Street
Cincinnati, OH 45202
CoCode: 99937
Group Code: 836
Group Name: West-Southern
Group
FEIN Number: 31-1191427
State of Domicile: Ohio
Company Type: Life
State ID Number:
(800) 446-0795 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50.00 per filing X 1 filing = \$50.00

SERFF Tracking Number: *WSST-125726769* *State:* *Arkansas*
Filing Company: *Columbus Life Insurance Company* *State Tracking Number:* *39639*
Company Tracking Number: *CL 84 0503 R (2001 CSO)*
TOI: *L061 Individual Life - Variable* *Sub-TOI:* *L061.002 Single Life - Flexible Premium*
Product Name: *CLIC/Pinnacle II - 2001 CSO/NDL*
Project Name/Number: *CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R*

Per Company: *No*

SERFF Tracking Number: WSSST-125726769 State: Arkansas
Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
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TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------|---------|----------------|---------------|
| Columbus Life Insurance Company | \$50.00 | 07/16/2008 | 21446822 |

SERFF Tracking Number: WSST-125726769 State: Arkansas
Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
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Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 07/17/2008 | 07/17/2008 |

SERFF Tracking Number: *WSST-125726769* *State:* *Arkansas*
Filing Company: *Columbus Life Insurance Company* *State Tracking Number:* *39639*
Company Tracking Number: *CL 84 0503 R (2001 CSO)*
TOI: *L061 Individual Life - Variable* *Sub-TOI:* *L061.002 Single Life - Flexible Premium*
Product Name: *CLIC/Pinnacle II - 2001 CSO/NDL*
Project Name/Number: *CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R*

Disposition

Disposition Date: 07/17/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: WSSST-125726769 State: Arkansas
 Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
 Company Tracking Number: CL 84 0503 R (2001 CSO)
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
 Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
 Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

| Item Type | Item Name | Item Status | Public Access |
|---------------------|---------------------------------|--------------------|----------------------|
| Supporting Document | Certification/Notice | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Actuarial Memo | | No |
| Supporting Document | Actuarial Information | | No |
| Supporting Document | Statement of Variability | | Yes |
| Form | Schedule Pages | | Yes |

SERFF Tracking Number: WSSST-125726769 State: Arkansas
 Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
 Company Tracking Number: CL 84 0503 R (2001 CSO)
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
 Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
 Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

Form Schedule

Lead Form Number: CL 84 0503 R

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|-----------|----------------|---------|----------------------|-------------|------------|
| | CL 84 0503 | Schedule | Schedule Pages | Initial | | 0 | CL 84 0503 |
| | AR R | Pages | | | | | AR R.pdf |

Policy Schedule

| | |
|---|---|
| Insured: [John Doe] | Policy Number: [CM1234567] |
| Owner: [John Doe] | Policy Date: [01-01-2009] |
| Total Specified Amount: [\$150,000] | Insured Age: [35] |
| Base Specified Amount: [\$100,000] | Insured Sex: [Male] |
| Additional Life Rider Specified Amount: [\$50,000] | Planned Premium: [\$1,190.00 annually] |
| Minimum Issue Limit: \$100,000 | Payable to Age: [120] |
| Class: [Preferred (Non-Tobacco User)] | Planned Additional First Year Premium: [\$00.00] |
| | Death Benefit Option: [1] |

Five-Year No-Lapse Guarantee Minimum Monthly Premium: [\$43.75]

Maximum Premium Expense Charge Rates: See Maximum Premium Expense Charge Page

Maximum State Tax Charge Rate: 3.00%

Maximum Monthly Per Policy Charge: \$9.00 Per Policy

Monthly Per \$1,000 Charge Rates: See Per \$1,000 Charge Page

Maximum Monthly Cost of Insurance Charge Rates: See Guaranteed Maximum Cost of Insurance Charges Page

Maximum Mortality and Expense Risk Charge Rates: See Maximum Mortality and Expense Risk Charge Page

Surrender Charges: See Surrender Charges Page

Withdrawal Fee: \$50 for each withdrawal after first in policy year

Transfer Fee: \$10 for each transfer from a Sub-Account after the twelfth in a policy year

Maximum Loan Interest Rate Charged: 4.00%

Minimum Guaranteed Fixed Account Interest Rate: 3.00%

Accumulation Rate for Five-Year No-Lapse Guarantee

Minimum Monthly Premium: [5.50%]

NOTE: It is possible that coverage will expire prior to the Insured's age 120 due either to insufficient premium or unfavorable variable account performance, or the combined effect of both.

| <u>Additional Benefits Provided By Rider</u> | <u>Effective Date</u> | <u>Benefit Amount</u> | <u>Monthly Rider Cost</u> | <u>Rider Cost Payable To Age</u> |
|--|-----------------------|-----------------------|---------------------------|----------------------------------|
| Extended No-Lapse Guarantee Rider | [01-01-2009 | | * *] | 65 |
| Additional Life Rider | [01-01-2009 | \$50,000 | * *] | 120 |
| Enhanced Cash Value Rider | [01-01-2009 | | * *] | 36 |

** See Additional Policy Schedule Page

Policy Schedule (continued)

Allocation of Net Premium

(Percentages must be in whole numbers and must total 100%)

| | |
|-----|--|
| [| AIM V.I. Basic Value |
| | AIM V.I. Capital Appreciation |
| | AIM V.I. Core Equity |
| | DWS Equity 500 Index VIP |
| | DWS Small Cap Index VIP |
| | Fidelity VIP Asset Manager |
| | Fidelity VIP Balanced |
| | Fidelity VIP Contrafund |
| | Fidelity VIP Equity-Income |
| | Fidelity VIP Freedom 2010 |
| | Fidelity VIP Freedom 2015 |
| | Fidelity VIP Freedom 2020 |
| | Fidelity VIP Freedom 2025 |
| | Fidelity VIP Freedom 2030 |
| 25% | Fidelity VIP Growth |
| | Fidelity VIP Growth & Income |
| | Fidelity VIP Mid Cap |
| | Fidelity VIP Money Market |
| | Franklin Growth and Income Securities |
| | Franklin Income Securities |
| | Franklin Large Cap Growth Securities |
| | Franklin U.S. Government |
| 25% | Janus Aspen Forty |
| | Janus Aspen Mid Cap Growth |
| | Janus Aspen Worldwide Growth |
| | Mutual Shares Securities |
| | Oppenheimer International Growth |
| | Oppenheimer MidCap |
| | Oppenheimer Strategic Bond |
| | Putnam VT Growth and Income |
| | Putnam VT International Equity |
| | Putnam VT Small Cap Value |
| | Templeton Foreign Securities |
| | Templeton Growth Securities |
| | Touchstone Aggressive ETF |
| 25% | Touchstone Baron Small Cap Growth |
| | Touchstone Conservative ETF |
| | Touchstone Core Bond |
| | Touchstone Enhanced ETF |
| | Touchstone High Yield |
| | Touchstone Large Cap Core Equity |
| | Touchstone Mid Cap Growth |
| | Touchstone Moderate ETF |
| | Touchstone Money Market |
| | Touchstone Third Avenue Value |
| | Van Kampen LIT Capital Growth |
| | Van Kampen LIT Comstock |
| | Van Kampen UIF Emerging Markets Equity |
| | Van Kampen UIF Mid Cap Value |
| 25% | Columbus Life Fixed Account] |

Policy Schedule (continued)

Maximum Premium Expense Charge

| <u>Coverage Layer Year</u> | <u>Up To Target Premium</u> | <u>In Excess Of Target Premium</u> |
|--------------------------------|---------------------------------|--|
| 1 – 12 | 7.50% | 4.25% |
| 13 + | 3.50% | 2.75% |
| | <u>Target Premium</u> | <u>Effective Date</u> |
| Coverage Layer 1 | [\$1,190.00 | 01-01-2009] |

Policy Schedule (continued)

Guaranteed Maximum Cost of Insurance Charges Rates Per Thousand Dollars of Net Amount at Risk

| Policy Year | Maximum Monthly Rate | Policy Year | Maximum Monthly Rate |
|----------------|----------------------------|----------------|----------------------------|
| 1 | 0.09334 | 44 | 4.82063 |
| 2 | 0.09751 | 45 | 5.38383 |
| 3 | 0.10334 | 46 | 6.01260 |
| 4 | 0.11085 | 47 | 6.69705 |
| 5 | 0.11751 | 48 | 7.42303 |
| 6 | 0.12668 | 49 | 8.21697 |
| 7 | 0.13752 | 50 | 9.10125 |
| 8 | 0.15086 | 51 | 10.08656 |
| 9 | 0.16669 | 52 | 11.17261 |
| 10 | 0.18420 | 53 | 12.34897 |
| 11 | 0.20337 | 54 | 13.60255 |
| 12 | 0.22255 | 55 | 14.92103 |
| 13 | 0.23839 | 56 | 16.23779 |
| 14 | 0.25090 | 57 | 17.53725 |
| 15 | 0.26674 | 58 | 18.90234 |
| 16 | 0.28758 | 59 | 20.34569 |
| 17 | 0.31427 | 60 | 21.87059 |
| 18 | 0.34679 | 61 | 23.38520 |
| 19 | 0.38431 | 62 | 24.86843 |
| 20 | 0.43185 | 63 | 26.45342 |
| 21 | 0.48524 | 64 | 28.14901 |
| 22 | 0.54029 | 65 | 29.96423 |
| 23 | 0.59369 | 66 | 31.70427 |
| 24 | 0.64709 | 67 | 33.25265 |
| 25 | 0.70967 | 68 | 34.90475 |
| 26 | 0.78562 | 69 | 36.66691 |
| 27 | 0.87827 | 70 | 38.53573 |
| 28 | 0.98597 | 71 | 40.51145 |
| 29 | 1.10372 | 72 | 42.61697 |
| 30 | 1.22650 | 73 | 44.86020 |
| 31 | 1.35433 | 74 | 47.25110 |
| 32 | 1.48387 | 75 | 49.79713 |
| 33 | 1.61928 | 76 | 52.50694 |
| 34 | 1.76227 | 77 | 55.39319 |
| 35 | 1.92286 | 78 | 58.46521 |
| 36 | 2.11028 | 79 | 61.73550 |
| 37 | 2.33795 | 80 | 65.21324 |
| 38 | 2.60426 | 81 | 68.91186 |
| 39 | 2.88497 | 82 | 72.84242 |
| 40 | 3.18679 | 83 | 77.01849 |
| 41 | 3.51565 | 84 | 81.45131 |
| 42 | 3.88671 | 85 | 83.33333 |
| 43 | 4.31857 | | |

This table shows the guaranteed maximum Cost of Insurance Charge rates for the policy without riders. These rates are individual mortality calculations based on the [2001 CSO Nonsmoker Mortality Table, Age Last Birthday] as specified by the risk class of the Insured shown on the Policy Schedule.

Policy Schedule (continued)

Per \$1,000 Charge
Rates Per Thousand Dollars of Specified Amount

| <u>Coverage Layer Year</u> | <u>Monthly Rate</u> |
|----------------------------|---------------------|
| 1 – 12 | [0.09975] |
| 13 + | [0.00000] |

Policy Schedule (continued)

Maximum Mortality and Expense Risk Charge

| Policy Year | Variable Account Value Band | Rate | |
|-------------|--------------------------------|-----------|------------|
| | | Monthly | Annualized |
| 1 – 12 | All | 0.075000% | 0.90% |
| 13 - 20 | First \$25,000 | 0.075000% | 0.90% |
| | Next \$25,000 | 0.054167% | 0.65% |
| | Next \$200,000 | 0.033333% | 0.40% |
| | Excess over \$250,000 | 0.025000% | 0.30% |
| 21 + | First \$25,000 | 0.075000% | 0.90% |
| | Next \$25,000 | 0.054167% | 0.65% |
| | Next \$200,000 | 0.033333% | 0.40% |
| | Excess over \$250,000 | 0.025000% | 0.30% |

Policy Schedule (continued)

Surrender Charges

| Policy Month | Amount | Policy Month | Amount |
|--------------|------------|--------------|-----------|
| [1-60] | \$1,071.00 | 100 | \$ 595.00 |
| 61 | \$1,059.10 | 101 | \$ 583.10 |
| 62 | \$1,047.20 | 102 | \$ 571.20 |
| 63 | \$1,035.30 | 103 | \$ 559.30 |
| 64 | \$1,023.40 | 104 | \$ 547.40 |
| 65 | \$1,011.50 | 105 | \$ 535.50 |
| 66 | \$ 999.60 | 106 | \$ 523.60 |
| 67 | \$ 987.70 | 107 | \$ 511.70 |
| 68 | \$ 975.80 | 108 | \$ 499.80 |
| 69 | \$ 963.90 | 109 | \$ 487.90 |
| 70 | \$ 952.00 | 110 | \$ 476.00 |
| 71 | \$ 940.10 | 111 | \$ 464.10 |
| 72 | \$ 928.20 | 112 | \$ 452.20 |
| 73 | \$ 916.30 | 113 | \$ 440.30 |
| 74 | \$ 904.40 | 114 | \$ 428.40 |
| 75 | \$ 892.50 | 115 | \$ 416.50 |
| 76 | \$ 880.60 | 116 | \$ 404.60 |
| 77 | \$ 868.70 | 117 | \$ 392.70 |
| 78 | \$ 856.80 | 118 | \$ 380.80 |
| 79 | \$ 844.90 | 119 | \$ 368.90 |
| 80 | \$ 833.00 | 120 | \$ 357.00 |
| 81 | \$ 821.10 | 121 | \$ 342.13 |
| 82 | \$ 809.20 | 122 | \$ 327.25 |
| 83 | \$ 797.30 | 123 | \$ 312.38 |
| 84 | \$ 785.40 | 124 | \$ 297.50 |
| 85 | \$ 773.50 | 125 | \$ 282.63 |
| 86 | \$ 761.60 | 126 | \$ 267.75 |
| 87 | \$ 749.70 | 127 | \$ 252.88 |
| 88 | \$ 737.80 | 128 | \$ 238.00 |
| 89 | \$ 725.90 | 129 | \$ 223.13 |
| 90 | \$ 714.00 | 130 | \$ 208.25 |
| 91 | \$ 702.10 | 131 | \$ 193.38 |
| 92 | \$ 690.20 | 132 | \$ 178.50 |
| 93 | \$ 678.30 | 133 | \$ 163.63 |
| 94 | \$ 666.40 | 134 | \$ 148.75 |
| 95 | \$ 654.50 | 135 | \$ 133.88 |
| 96 | \$ 642.60 | 136 | \$ 119.00 |
| 97 | \$ 630.70 | 137 | \$ 104.13 |
| 98 | \$ 618.80 | 138 | \$ 89.25 |
| 99 | \$ 606.90 | 139 | \$ 74.38 |
| | | 140 | \$ 59.50 |
| | | 141 | \$ 44.63 |
| | | 142 | \$ 29.75 |
| | | 143 | \$ 14.88 |
| | | 144 | \$ 0.00 |
| | | 145 or more | \$ 0.00 |

A policy month begins on a Monthly Anniversary Day and ends on the day before the Monthly Anniversary Day in the next calendar month. Policy month 1 begins on the Policy Date.

Policy Schedule (continued)

Extended No-Lapse Guarantee Rider

Insured: [John Doe]

Age of Insured: [35]

**Extended
No-Lapse Guarantee
Minimum Monthly**

Premium: [\$1,244.37]

Effective Date: [01-01-2009]

Guaranteed Minimum

Continuation Period: [01-01-2014 to 01-01-2039]

**Accumulation Rate for
Extended No-Lapse
Guarantee Minimum**

Monthly Premium: [5.50%]

Rider Cost of Insurance Rate Per Thousand Dollars of Specified Amount

| Payable From | Payable To | Monthly Rider Rate |
|-------------------------|-----------------------|-----------------------------------|
| [01-01-2014] | [01-01-2039] | [\$0.01] |

Policy Schedule (continued)

Additional Life Rider

Insured: [John Doe]

Age of Insured: [35]

Additional Life Rider

Specified Amount: [\$50,000]

Effective Date: [01-01-2009]

Guaranteed Maximum Cost of Insurance Charges Rates Per Thousand Dollars of Net Amount at Risk

| Policy Year | Maximum Monthly Rate | Policy Year | Maximum Monthly Rate |
|-------------|----------------------|-------------|----------------------|
| 1 | 0.09334 | 44 | 4.82063 |
| 2 | 0.09751 | 45 | 5.38383 |
| 3 | 0.10334 | 46 | 6.01260 |
| 4 | 0.11085 | 47 | 6.69705 |
| 5 | 0.11751 | 48 | 7.42303 |
| 6 | 0.12668 | 49 | 8.21697 |
| 7 | 0.13752 | 50 | 9.10125 |
| 8 | 0.15086 | 51 | 10.08656 |
| 9 | 0.16669 | 52 | 11.17261 |
| 10 | 0.18420 | 53 | 12.34897 |
| 11 | 0.20337 | 54 | 13.60255 |
| 12 | 0.22255 | 55 | 14.92103 |
| 13 | 0.23839 | 56 | 16.23779 |
| 14 | 0.25090 | 57 | 17.53725 |
| 15 | 0.26674 | 58 | 18.90234 |
| 16 | 0.28758 | 59 | 20.34569 |
| 17 | 0.31427 | 60 | 21.87059 |
| 18 | 0.34679 | 61 | 23.38520 |
| 19 | 0.38431 | 62 | 24.86843 |
| 20 | 0.43185 | 63 | 26.45342 |
| 21 | 0.48524 | 64 | 28.14901 |
| 22 | 0.54029 | 65 | 29.96423 |
| 23 | 0.59369 | 66 | 31.70427 |
| 24 | 0.64709 | 67 | 33.25265 |
| 25 | 0.70967 | 68 | 34.90475 |
| 26 | 0.78562 | 69 | 36.66691 |
| 27 | 0.87827 | 70 | 38.53573 |
| 28 | 0.98597 | 71 | 40.51145 |
| 29 | 1.10372 | 72 | 42.61697 |
| 30 | 1.22650 | 73 | 44.86020 |
| 31 | 1.35433 | 74 | 47.25110 |
| 32 | 1.48387 | 75 | 49.79713 |
| 33 | 1.61928 | 76 | 52.50694 |
| 34 | 1.76227 | 77 | 55.39319 |
| 35 | 1.92286 | 78 | 58.46521 |
| 36 | 2.11028 | 79 | 61.73550 |
| 37 | 2.33795 | 80 | 65.21324 |
| 38 | 2.60426 | 81 | 68.91186 |
| 39 | 2.88497 | 82 | 72.84242 |
| 40 | 3.18679 | 83 | 77.01849 |
| 41 | 3.51565 | 84 | 81.45131 |
| 42 | 3.88671 | 85 | 83.33333 |
| 43 | 4.31857 | | |

This table shows the guaranteed maximum Cost of Insurance Charge rates for the Additional Life Rider. These rates are individual mortality calculations based on the [2001 CSO Nonsmoker Mortality Table, Age Last Birthday] as specified by the risk class of the Insured shown on the Policy Schedule.

Policy Schedule (continued)

Enhanced Cash Value Rider

Insured: [John Doe]

Age of Insured: [35]

Effective Date: [01-01-2009]

Rider Cost of Insurance

| <u>Payable From</u> | <u>Payable To</u> | <u>Monthly Rider Cost</u> |
|-------------------------|-----------------------|-----------------------------------|
| [01-01-2009] | [01-01-2010] | [\$5.95] |

Enhanced Cash Value Surrender Charges

| <u>Policy Month</u> | <u>Amount</u> |
|---------------------|---------------|
| 1-12 | \$ 0.00 |
| 13-24 | \$ 267.75 |
| 25-36 | \$ 535.50 |
| 37-48 | \$ 803.25 |

A policy month begins on a Monthly Anniversary Day and ends on the day before the Monthly Anniversary Day in the next calendar month. Policy month 1 begins on the Policy Date.

SERFF Tracking Number: *WSST-125726769* *State:* *Arkansas*
Filing Company: *Columbus Life Insurance Company* *State Tracking Number:* *39639*
Company Tracking Number: *CL 84 0503 R (2001 CSO)*
TOI: *L061 Individual Life - Variable* *Sub-TOI:* *L061.002 Single Life - Flexible Premium*
Product Name: *CLIC/Pinnacle II - 2001 CSO/NDL*
Project Name/Number: *CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: WSSST-125726769 State: Arkansas
Filing Company: Columbus Life Insurance Company State Tracking Number: 39639
Company Tracking Number: CL 84 0503 R (2001 CSO)
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: CLIC/Pinnacle II - 2001 CSO/NDL
Project Name/Number: CLIC/Pinnacle II - 2001 CSO/NDL/CL 84 0503 R

Supporting Document Schedules

Review Status:

Satisfied -Name: Statement of Variability

07/14/2008

Comments:

Attachment:

Statement of Variability - CL 84 0503 R - Data Pages.pdf

Columbus Life Insurance Company

Statement of Variability

Policy Form CL 84 0503 R

This document defines the range of variation of bracketed items found in the policy's schedule pages.

Owner / Insured Specific Variables

The filed specimen policy form includes hypothetical information within the brackets shown on the Schedule page. In an issued contract, these fields will reflect information specific to the Owner / Insured.

Information Shown on Policy Schedule Page:

| | |
|--|--|
| Insured: | Insured's name |
| Owner: | Owner's name |
| Total Specified Amount: | Total specified amount of the base policy and the additional life rider selected by the owner on the application |
| Insured's Age: | Insured's age at issue |
| Base Specified Amount: | Specified amount of the policy selected by the owner on the application |
| Insured Sex: | Insured's sex |
| Additional Life Rider Specified Amount: | Specified amount of the rider selected by the owner on the application |
| Planned Premium: | Premium amount and mode selected by owner on the application Premium modes available are annual, semi-annual, quarterly, or monthly |
| Payable to Age: | Age 120, to correspond with 2001 CSO tables |
| Class: | Insured's risk classification |
| Planned Additional First Year Premium: | Additional premium paid or payable by the Owner |

Variables that are Not Owner-Specific

The variables bracketed on the filed schedule page and described in the policy contain current restrictions set by the Company upon development of the policy. Any changes to these variables will be made in a nondiscriminatory fashion. If any of these variables change from the amount as filed, they will be changed for all new issues, such that there will be only one plan available in the market at any one time.

These items are being filed as variable so that we can adjust them if dictated by market conditions, evidence of antiselection, experience that is markedly different from pricing assumptions, etc. Any change to the items will result in a new value remaining within the ranges specified below.

Information Shown on Policy Schedule Page:

| | |
|--|---|
| Policy Number: | Number assigned by company to identify the policy |
| Policy Date: | Based on the date underwriting is completed, except may be an earlier date under limited backdating rules |
| Death Benefit Option: | Either 1 or 2. Option 1 is a level death benefit option. Option 2 is an increasing death benefit option |
| Five Year No-Lapse Guarantee Minimum Monthly Premium: | This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based insured's issue age, sex, and class. |
| Accumulation Rate for Five-Year No-Lapse Guarantee Minimum Monthly Premium: | Maximum range of variation is 2.00% - 8.00%. |

Information Shown on Allocation of Net Premium Page:

| | |
|-----------------------------------|--|
| Allocation of Net Premium: | Percentages shown as allocated for available funds by the policy owner |
|-----------------------------------|--|

Information Shown on Maximum Premium Expense Page:

| | |
|------------------------|---|
| Target Premium: | The target premium is used to determine the Premium Expense Charge for each coverage layer. |
| Effective Date: | The Effective Date lists the date the Coverage Layer was issued. For Coverage Layer 1, the Effective date corresponds to the Policy Date. |

Information Shown on Guaranteed Maximum Cost of Insurance Charges Page:

| | |
|------------------------------|--|
| Maximum Monthly Rate: | The rates in the specimen policy are equal to 100% of the male nonsmoker 2001 CSO ALB ultimate table (monthly basis). The actual rates will match the sex and class of the insured and reflect any substandard mortality. The maximum range of variation is 100% to 300% of the appropriate 2001 CSO ALB ultimate table (monthly basis). |
| Mortality Table: | Appropriate 2001 CSO mortality Table, based on the insured's sex and class. |

Information Shown on the Per \$1,000 Charge Page:

| | |
|----------------------|---|
| Monthly Rate: | Maximum range of variation is \$0.00 - \$20.00. This Charge is listed separately for each Coverage Layer. |
|----------------------|---|

Information Shown on the Surrender Charges Page:

| | |
|--------------------------|--|
| Surrender Charge: | These charges vary based upon the Specified Amount and the insured's Age, Sex and Class. |
|--------------------------|--|

Information Shown on the Extended No-Lapse Guarantee Rider Page:

| | |
|---|---|
| Insured: | Insured's Name |
| Age of Insured: | Insured's age at issue |
| Extended No-Lapse Guarantee Minimum Monthly Premium: | This is the premium required to be paid each month in order to pass the Extended No-Lapse Guarantee test. It varies based on the insured's issue age, sex, and class and the Guaranteed Minimum Continuation Period. |
| Effective Date: | Date that rider is effective |
| Guaranteed Minimum Continuation Period: | Shows the period the Extended No Lapse Guarantee test is applied. The first date corresponds to the rider Effective Date. The last date varies based on the insured's age and the guarantee period selected by the Owner. |
| Accumulation Rate for Extended No-Lapse Guarantee Monthly Premium: | Maximum range of variation is 2.00% - 8.00%. |
| Payable From: | Beginning date that rider premium is payable |
| Payable To: | Ending date that rider premium is payable |
| Monthly Rider Rate: | Monthly rider rate per \$1000 of Specified Amount. Maximum Range is \$0.00 to \$5.00 |

Information Shown on the Additional Life Rider Page:

| | |
|--|--|
| Insured: | Insured's Name |
| Age of Insured: | Insured's age at issue |
| Additional Life Rider Specified Amount: | Specified amount of the rider selected by the owner on the application (same as on Policy Schedule Page) |
| Effective Date: | Date that rider is effective |
| Maximum Monthly Rate: | The rates in the specimen policy are equal to 100% of the male nonsmoker 2001 CSO ALB ultimate table (monthly basis). The actual rates will match the sex and class of the insured and reflect any substandard mortality. The maximum range of variation is 100% to 300% of the appropriate 2001 CSO ALB ultimate table (monthly basis). |
| Mortality Table: | Appropriate 2001 CSO mortality Table, based on the insured's sex and class. |

Information Shown on Enhanced Cash Value Rider Page:

| | |
|------------------------|------------------------|
| Insured: | Insured's Name |
| Age of Insured: | Insured's age at issue |

Effective Date: Date that rider is effective

Payable From: Beginning date that rider premium is payable

Payable To: Ending date that rider premium is payable

Monthly Rider Cost: Varies based on the insured's age, sex, and class. Maximum range is \$0.00- \$100.00.