YOUR / ANNUAL / POLICY / REPORT

DEFINITIONS TO ASSIST YOU IN UNDERSTANDING YOUR BENEFITS

INTEREST RATES

GUARANTEED. The minimum interest rate annually on your cash values as guaranteed in your policy.

CURRENT. The total of the GUARANTEED rate and the additional interest rate which was paid on your unborrowed policy cash values.

BORROWED FUNDS. The total of the GUARANTEED and additional interest rate which was CREDITED on any borrowed cash values (LOAN BALANCE).

LOAN. The rate of interest you were CHARGED on your LOAN BALANCE.

PROJECTED INFORMATION FOR THE NEXT POLICY YEAR reflects the amount of PREMIUM paid plus any future SCHEDULED PREMIUM as shown in your policy and provides a breakdown as to how this premium will be applied between the COST OF INSURANCE and the EXPENSE CHARGES.

TOTAL CASH VALUE includes the cash value of PAID-UP ADDITIONS and DIVIDEND ACCUMULATIONS.

TOTAL DEATH BENEFIT includes PAID-UP ADDITIONS, DIVIDEND ACCUMULATIONS and ONE YEAR TERM ADDITIONS.

TOTAL CASH VALUE and TOTAL DEATH BENEFIT are projected assuming payment of scheduled premiums, with dividend and additional interest rate as projected, with no other change in loan balance, withdrawals, etc.

PROJECTED POLICY TERMINATION DATES

GUARANTEED INTEREST RATES. Dates your policy will terminate without value if NO FURTHER PAYMENTS are made, and if premium PAYMENTS are made ON SCHEDULE. These dates are based on guaranteed cost factors and assume that no further dividends are declared and that only guaranteed interest applies.

CURRENT INTEREST RATES. Dates your policy will terminate without value if NO FURTHER PAYMENTS are made and if premium PAYMENTS are made ON SCHEDULE. These dates are based on current cost factors and assume that the projected CURRENT INTEREST RATE and the current dividend scale remain unchanged.

TRANSACTIONS

OVERDUE PREMIUM ADJUSTMENT is the amount you were charged on premiums and contributions received more than 31 days after the premium due date.

UNBORROWED FUNDS is the cash value of any permanent insurance and paid-up additions, less any loan balances as of the premium due date.

ADDITIONAL INTEREST is the amount of interest in excess of the guaranteed interest amount credited to your policy.

SUMMARY OF TRANSACTIONS FOR THIS REPORT PERIOD

TOTAL PAYMENTS is the amount of money we received from you.

PARTIAL WITHDRAWALS is the amount of cash value you withdrew during the period. These withdrawals reduce the amount of INSURANCE IN FORCE.

CASH VALUE APPLIED TO TERM COST is the amount deducted from your cash value to keep your policy in force until the next premium due date if sufficient premium was not received within 31 days after the premium due date.

LOAN INTEREST is the amount of interest you were charged on your outstanding LOAN BALANCE(S).

POLICY LOANS is the amount of cash value that you borrowed.

DEATH BENEFIT REDUCTION DATE

If premiums are paid as scheduled, but no further dividends or additional interest is paid, the death benefit begins to reduce on this date, based on guaranteed cost factors.

The Company will provide, on request, a new projection of policy values based on both guaranteed and current assumptions. A reasonable fee may be charged.

POLICY ON THE LIFE OF	POLICY NUMBER	ISS. AGE	SEX	POLICY DATE	PAID TO	INTEREST RATES: GUARANTEED	CURRENT	BORROWED FUNDS	LOAN	DIVIDEND AND ADDITIONAL INTEREST OPTION
DEIRDRE DORE	10061441	38	F	02-01-85	02-24	5.00	5.00	5.00		PAID-UP ADDITIONS

REPORT PERIOD		INSURANCE IN FORCE: PERMANENT	TERM	PAID-UP ADDITIONS	TOTAL *	POLICY VALUES: CASH VALUE PERMANENT	CASH VALUE PAID-UP ADDITIONS	ACCUMULATED DIVIDENDS	TOTAL *	Loan Balance
BEGINNING	03-03-23	13,589	86,411		100,000	8,569.63	.00	.00	8,569.63	.00
ENDING	03-03-24	7,592	92,408		100,000	4,911.94	.00	.00	4,911.94	.00

PROJECTED INFORMATION FOR THE NEXT POLICY YEAR								PROJECTED POLICY TERMINATION DATES			
PREMIUM	COST OF INSURANCE: PERMANENT	TERM	RIDERS	EXPENSE CHARGES	TOTAL CASH VALUES*	TOTAL DEATH BENEFIT*		GUARANTEED INTEREST RATES: NO FURTHER PAYMENTS	PAYMENTS ON SCHED.	CURRENT INTEREST RATES: NO FURTHER PAYMENTS	PAYMENTS ON SCHED.
634.00	-3,962.59	4,507.88	.00	88.71	972.87	100,000		02-01-26		02-01-26	

DATE	TRANSACTION		COSTS OF INSURANCE: PERMANENT	TERM	RIDERS	EXPENSE CHARGES	OVERDUE PREMIUM ADJ.	UNBORROWED FUNDS	BORROWED FUNDS
03-20-23	CASH VALUE APPLIED TO COSTS OF INS.	3,781.88							
02-01-24	DIVIDEND CREDITED	.00							
02-01-24	ADDITIONAL INTEREST CREDITED	.00							
	TOTALS		.00	.00	.00	.00	.00		

* THESE AMOUNTS HAVE BEEN REDUCED BY ANY LOAN BALANCE.

THE INTEREST RATE FOR THE NEXT REPORT PERIOD IS 5.00%
THE DIVIDEND SCALE USED FOR THIS POLICY HAS BEEN REDUCED.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling (800) 423-9765, writing to Columbian Mutual Life Insurance Company at Vestal Parkway East, P.O. Box 1381, Binghamton, NY 13902-1381 or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

SUMMARY OF TRANSACTION FOR THIS "REPORT PERIOD": TOTAL PAYMENTS	DIVIDENDS & ADDITIONAL INTEREST	PARTIAL WITHDRAWALS	CASH VALUE APPLIED TO TERM COST	LOAN INTEREST	POLICY LOANS	OTHER BENEFITS	DEATH BENEFIT REDUCTION DATE
.00	.00	.00	3,781.88	.00	.00		02-01-25

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY   VESTAL PARKWAY E. • P.O. BOX 1381 • BINGHAMTON, NEW YORK 13902-1381

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PREPARED EXPRESSLY FOR: ⇧   FOR YOUR INSURANCE NEEDS, CONTACT ⇧

THIS IS NOT A BILL