

EXCEL CHOICE EXECUTIVE EDGE  
VARIABLE UNIVERSAL LIFE

PROSPECTUS  
November 2007

The Union Central Life Insurance Company

**Ameritas Life Insurance Corp.**  
**("Ameritas Life")**  
**Carillon Life Account and Carillon Account**  
**Supplement to:**  
**Excel Choice and Executive Edge**  
**Prospectuses Dated November 5, 2007**  
**Excel Accumulator**  
**Prospectus Dated May 1, 2008**  
**VA I and VA II and VA II SA**  
**Prospectuses Dated December 31, 2009**  
**Advantage VA III**  
**Prospectus Dated May 1, 2012**  
**Supplement Dated May 18, 2023**

On April 10, 2023, the Board of Directors of Morgan Stanley Variable Insurance Fund, Inc. approved a Plan of Liquidation with respect to the Core Plus Fixed Income Portfolio (the "Portfolio"). The Portfolio will suspend the offering of its shares to all investors at the close of business on or about July 26, 2023. Therefore, the Portfolio will be closed to all purchases and transfers-in at the close of business on or about July 26, 2023. Further, on or about July 27, 2023, is the last day for withdrawals and transfers-out of the Portfolio. The liquidation is expected to occur on or about July 28, 2023 (the "Liquidation Date").

Effective as of the close of business on the Liquidation Date, the Subaccount that invests in the Portfolio will no longer be available as an investment option under your Policy.

Prior to the Liquidation Date, you may change your allocation instructions and transfer any Policy value you currently have allocated to the Portfolio to one or more of the other variable investment option Subaccounts, or the Fixed Account, available under your Policy (the "Other Investment Options").

If you have Policy value allocated to the Portfolio as of the Liquidation Date, such Policy value will automatically be transferred to the DWS Government Money Market VIP, Class A Subaccount (the "Money Market"). This includes money that is allocated through systematic transfer programs such as dollar cost averaging, portfolio rebalancing, or earnings sweep.

If you do not provide new allocation instructions prior to the Liquidation Date, any allocation instructions for future premiums directed to the Portfolio will automatically be changed to the Money Market as of the Liquidation Date.

For 60 days following the Liquidation Date, you may transfer any values that were transferred to the Money Market on the Liquidation Date to any of the Other Investment Options, free of charge. Transfers made due to the Portfolio's liquidation during this 60-day period will not count toward the number of total transfers or free transfers permitted during a Policy year.

You can transfer your Policy values or change your investment allocations by submitting your written, electronic, or telephone instructions to our Trade Desk, via email to [alictd@ameritas.com](mailto:alictd@ameritas.com) or by calling 800-745-1112, ext. 87593.

To obtain a copy of the prospectus for the Money Market or any of the other underlying funds for the Other Investment Options available through your Policy, please call your financial professional, or our Service Center at 800-745-1112. You may also visit our website [ameritas.com/investments/fund-prospectuses](http://ameritas.com/investments/fund-prospectuses).

Effective as of the Liquidation Date, all references to the Portfolio are deleted from your prospectus.

All other provisions of your Policy remain as stated in your Policy and prospectus as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with**  
**Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Account and Carillon Life Account**

**Supplement to:**

**Excel Choice and Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated May 1, 2023**

**Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Long-term capital appreciation.	Alger Capital Appreciation Portfolio, Class I-2, <i>Fred Alger Management, LLC</i>
Long-term capital appreciation.	Alger Mid Cap Growth Portfolio, Class I-2, <i>Fred Alger Management, LLC</i>
Capital growth by investing in common stocks. Income is a secondary objective.	American Century VP Disciplined Core Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Long-term capital growth. Income is a secondary objective.	American Century VP Mid Cap Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Long-term capital growth. Income is a secondary objective.	American Century VP Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Investing to correspond with the returns of the MSCI EAFE Index.	Calvert VP EAFE International Index Portfolio, Class I, <i>Calvert Research and Management</i>
Investing to correspond with the returns of the Bloomberg Barclays U.S. Aggregate Bond Index.	Calvert VP Investment Grade Bond Index Portfolio, Class I, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup>
Investing to correspond with the returns of the NASDAQ 100 Index.	Calvert VP Nasdaq 100 Index Portfolio, Class I, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup>
Investing to correspond with the returns of the Russell 2000 Index.	Calvert VP Russell 2000 Small Cap Index Portfolio, Class I, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup>
Investing to correspond with the returns of the S&P 500 Index. <sup>2</sup>	Calvert VP S&P 500 Index Portfolio, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup>
Investing to correspond with the returns of the S&P MidCap 400 Index. <sup>2</sup>	Calvert VP S&P MidCap 400 Index Portfolio, Class I, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup>
Total return.	Calvert VP SRI Balanced Portfolio, Class I, <i>Calvert Research and Management</i>
Income and growth.	Calvert VP Volatility Managed Moderate Growth Portfolio, Class F, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup> and <i>Parametric Portfolio Associates LLC</i>
Current income.	Calvert VP Volatility Managed Moderate Portfolio, Class F, <i>Calvert Research and Management / Ameritas Investment Partners, Inc.</i> <sup>1</sup> and <i>Parametric Portfolio Associates LLC</i>
Long-term capital growth.	Columbia Variable Portfolio - Select Small Cap Value Fund, Class 2, <i>Columbia Management Investment Advisers, LLC</i>
Long-term capital appreciation.	Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2, <i>Columbia Management Investment Advisers, LLC</i>
To seek to provide total return through a combination of capital appreciation and current income.	Delaware Ivy VIP Balanced, Class II, <i>Delaware Management Company / Macquarie Investment Management Global Limited, Macquarie Investment Management Austria Kapitalanlage AG, and Macquarie Investment Management Europe Limited</i>
Long-term growth of capital.	DWS Capital Growth VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Long-term growth of capital.	DWS CROCI® International VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Maximum current income to the extent consistent with stability of principal.	DWS Government Money Market VIP, Class A <sup>3</sup> , <i>DWS Investment Management Americas, Inc.</i>
Long-term capital growth.	DWS International Growth VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Long-term capital appreciation.	DWS Small Mid Cap Value VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Seeks long-term capital appreciation.	Fidelity® VIP Contrafund <sup>SM</sup> Portfolio <sup>4,5</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the S&P 500® Index. <sup>2</sup>	Fidelity® VIP Equity-Income Portfolio <sup>SM</sup> <sup>4,5</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks a high level of current income, while also considering growth of capital.	Fidelity® VIP High Income Portfolio <sup>4,5</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks as high a level of current income as is consistent with the preservation of capital.	Fidelity® VIP Investment Grade Bond Portfolio <sup>4,5</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks long-term growth of capital.	Fidelity® VIP Mid Cap Portfolio <sup>4,5</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks to maximize income while maintaining prospects for capital appreciation.	FTVIPT Franklin Income VIP Fund, Class 2, <i>Franklin Advisers, Inc.</i>
Seeks long-term capital growth.	FTVIPT Templeton Foreign VIP Fund, Class 2, <i>Templeton Investment Counsel, LLC</i>
Seeks high current income, consistent with preservation of capital, with capital appreciation as secondary.	FTVIPT Templeton Global Bond VIP Fund, Class 2, <i>Franklin Advisers, Inc.</i>
Seeks capital growth.	Invesco V.I. American Franchise Fund, Series I, <i>Invesco Advisers, Inc.</i>
Long-term growth of capital.	Invesco V.I. EQV International Equity Fund, Series I, <i>Invesco Advisers, Inc.</i>
Seeks capital appreciation.	Invesco V.I. Global Fund, Series I, <i>Invesco Advisers, Inc.</i>
Total return through growth of capital and current income.	Invesco V.I. Global Real Estate Fund, Series I, <i>Invesco Advisers, Inc. / Invesco Asset Management Limited</i>
Seeks capital appreciation.	Invesco V.I. Main Street Fund®, Series I, <i>Invesco Advisers, Inc.</i>
Seeks capital appreciation.	MFS® Growth Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return with an emphasis on high current income, but also considering capital appreciation.	MFS® High Yield Portfolio, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® Investors Trust Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® New Discovery Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® Research International Portfolio, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return.	MFS® Total Return Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return.	MFS® Utilities Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.	Morgan Stanley VIF Core Plus Fixed Income Portfolio, Class I, <i>Morgan Stanley Investment Management Inc.</i>
Long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries.	Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I, <i>Morgan Stanley Investment Management Inc. / Morgan Stanley Investment Management Company</i>
Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.	Morgan Stanley VIF U.S. Real Estate Portfolio, Class I, <i>Morgan Stanley Investment Management Inc.</i>
Capital appreciation and some current income.	Morningstar Balanced ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar Investment Management LLC</i>
Capital appreciation.	Morningstar Growth ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar Investment Management LLC</i>
Current income and capital appreciation.	Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar Investment Management LLC</i>

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Seeks growth of capital.	Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I, <i>Neuberger Berman Investment Advisers LLC</i>
Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance criteria.	Neuberger Berman AMT Sustainable Equity Portfolio, Class I, <i>Neuberger Berman Investment Advisers LLC</i>
Seeks maximum total return, consistent with preservation of capital and prudent investment management.	PIMCO Low Duration Portfolio, Administrative Class, <i>Pacific Investment Management Company LLC</i>
Seeks maximum real return, consistent with preservation of real capital and prudent investment management.	PIMCO Real Return Portfolio, Advisor Class, <i>Pacific Investment Management Company LLC</i>
Seeks maximum total return, consistent with preservation of capital and prudent investment management.	PIMCO Total Return Portfolio, Administrative Class, <i>Pacific Investment Management Company LLC</i>
Seeks to provide long-term capital growth. Income is a secondary objective.	T. Rowe Price Blue Chip Growth Portfolio-II, <i>T. Rowe Price Associates, Inc.</i>
Long-term capital appreciation.	Third Avenue Value Portfolio, <i>Third Avenue Management LLC</i>

  

1	Ameritas Investment Partners, Inc. is an affiliate of Ameritas Life.
2	"Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's® and Standard & Poor's® makes no representation regarding the advisability of investing in the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations of liabilities on behalf of Standard & Poor's® as set forth in the Licensing Agreement between us and Standard & Poor's®.
3	You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.
4	FIDELITY, Contrafund and Equity-Income are registered service marks of FMR LLC. Used with permission.
5	The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

All other provisions of your Policy remain as stated in your Policy and prospectus as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VL,  
Ameritas Variable Separate Account VA,  
Ameritas Variable Separate Account VA-2,  
Carillon Account and Carillon Life Account**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!,  
Overture Applause! II, Overture Bravo!, Overture Encore!,  
Overture Life SPVUL, UniVar, Overture Viva!,  
Executive Select, Regent 2000, Overture Annuity,  
Overture Annuity III-Plus, and Allocator 2000 Annuity  
Prospectuses Dated May 1, 2007**

**Excel Choice and Executive Edge  
Prospectuses Dated November 5, 2007**

**Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Designer Annuity and Excel Performance VUL (NY)  
Prospectuses Dated May 1, 2010**

**Allocator 2000  
Prospectus Dated September 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL  
Prospectus Dated May 1, 2019**

**Supplement Dated May 1, 2022**

**The following disclosures are added to your Policy prospectus:**

**Fixed Account Risks**

The Fixed Account is part of the General Account of Ameritas Life Insurance Corp. The obligations of the General Account are subject to the claims of our creditors, the financial strength and the claims paying ability of the Company. The General Account is not a bank account and it is not insured by the FDIC or any other government agency.

**Insurance Company Risks**

Ameritas Life has sole legal responsibility to pay amounts that are owed under the Policy. You should look to the financial strength of Ameritas Life for its claims-paying ability. We are also exposed to risks related to natural and human-made disasters or other events, including (but not limited to) earthquakes, fires, floods, storms, epidemics and pandemics (such as COVID-19), terrorist acts, civil unrest, malicious acts and/or other events that could adversely affect our ability to conduct business. The risks from such events are common to all insurers. To mitigate such risks, we have business continuity plans in place that include remote workforces, remote system and telecommunication accessibility, and other plans to

ensure availability of critical resources and business continuity during an event. Such events can also have an adverse impact on financial markets, U.S. and global economies, service providers, and Fund performance for the portfolios available through your Policy. There can be no assurance that we, the Funds, or our service providers will avoid such adverse impacts due to such event and some events may be beyond control and cannot be fully mitigated or foreseen.

All other provisions of your Policy remain as stated in your Policy and prospectus as supplemented.

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**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!,  
and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Executive Edge  
Prospectuses Dated November 5, 2007**

**Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Overture Ovation!  
Prospectus Dated May 1, 2021**

**Supplement Dated February 14, 2022**

On January 1, 2022, Parametric Portfolio Associates LLC was added as a sub-adviser to the Calvert VP Volatility Managed Moderate Portfolio and the Calvert VP Volatility Managed Moderate Growth Portfolio (each individually "Portfolio"). Therefore, effective January 1, 2022, Parametric Portfolio Associates LLC is added as a sub-adviser to the Portfolio Subaccount Investment Option in your Policy prospectus.

Effective on or about April 29, 2022, the Invesco V.I. International Growth Fund (the "Fund") will be renamed Invesco V.I. EQV International Equity Fund. Therefore, on or about April 29, 2022, this name change is applicable to all references to the Fund and its associated Subaccount Investment Option in your prospectus and supporting materials.

All other provisions remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**



**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Account and Carillon Life Account  
(each, a "Separate Account")**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!,  
Overture Applause! II, Overture Bravo!, Overture Encore!,  
Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Executive Edge  
Prospectuses Dated November 5, 2007**

**Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Overture Ovation!, and Medley!  
Prospectuses Dated May 1, 2021**

**Supplement Dated May 26, 2021**

On December 2, 2020, Waddell & Reed Financial, Inc. ("WDR"), the parent company of Ivy Investment Management Company, the investment adviser of the Ivy Funds Complex ("the Ivy Funds"), and Macquarie Management Holdings, Inc., the U.S. holding company for Macquarie Group Limited's U.S. asset management business ("Macquarie"), announced that they had entered into an agreement whereby Macquarie would acquire the investment management business of WDR (the "Acquisition"). The Acquisition closed on April 30, 2021 (the "Acquisition Date"). The Ivy Funds are now part of Delaware Funds by Macquarie family and are managed by Delaware Management Company and distributed by Delaware Distributors, L.P.

Effective as of the Acquisition Date, all references to Ivy Investment Management Company (Adviser) are replaced with Delaware Management Company ("DMC"), a series of Macquarie Investment Management Business Trust. Also, effective as of the Acquisition Date, DMC has added sub-advisers to each Portfolio Company as reflected in the chart below.

Effective July 1, 2021, the Portfolio Company name is changed as reflected in the "New" portion of the chart below.

The names of the Portfolio Companies and the Advisers are changed along with each related reference in your Policy prospectus, and the sub-advisers are added. The changes are reflected in the following chart:

<b>Former</b>	<b>New</b>
<b>Portfolio Company and Adviser / Subadviser(s)</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Ivy VIP Balanced, Class II, <i>Ivy Investment Management Company</i>	Delaware Ivy VIP Balanced, Class II, <i>Delaware Management Company / Macquarie Funds Management Hong Kong Limited, Macquarie Investment Management Global Limited, Macquarie Investment Management Austria Kapitalanlage AG, and Macquarie Investment Management Europe Limited</i>

Any instruction or purchase payment that designates a subaccount investing in a legacy Ivy Fund will be deemed to designate the subaccount investing in the same fund whose name will be updated on July 1, 2021 as noted in the table above. For sixty days following the Acquisition Date, you may transfer assets out of the subaccounts investing in the Delaware Funds, and any such transfer will not incur a transfer charge and will not count against the annual free transfer limit.

The Acquisition does not result in any change in the amount of your policy value, or in the dollar value of your investment in the Separate Account. In addition, the Acquisition does not cause any fees or charges under your policy to be greater, it does not alter your rights or our obligations under the policy, and it does not result in any tax liability to you.

All other provisions remain as stated in your Policy and prospectus.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Account and Carillon Life Account**

**Supplement to:**

**Excel Choice and Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated May 1, 2021**

**Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Long-term capital appreciation.	Alger Capital Appreciation Portfolio, Class I-2, <i>Fred Alger Management, LLC</i>
Long-term capital appreciation.	Alger Mid Cap Growth Portfolio, Class I-2, <i>Fred Alger Management, LLC</i>
Capital growth by investing in common stocks. Income is a secondary objective.	American Century VP Disciplined Core Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Long-term capital growth. Income is a secondary objective.	American Century VP Mid Cap Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Long-term capital growth. Income is a secondary objective.	American Century VP Value Fund, Class I, <i>American Century Investment Management, Inc.</i>
Investing to correspond with the returns of the MSCI EAFE Index.	Calvert VP EAFE International Index Portfolio, Class I, <i>Calvert Research and Management</i>
Investing to correspond with the returns of the Bloomberg Barclays U.S. Aggregate Bond Index.	Calvert VP Investment Grade Bond Index Portfolio, Class I, <i>Calvert Research and Management / Ameritas Investment Partners, Inc. ("AIP")</i> <sup>1</sup>
Investing to correspond with the returns of the NASDAQ 100 Index.	Calvert VP Nasdaq 100 Index Portfolio, Class I, <i>Calvert Research and Management / AIP</i> <sup>1</sup>
Investing to correspond with the returns of the Russell 2000 Index.	Calvert VP Russell 2000 Small Cap Index Portfolio, Class I, <i>Calvert Research and Management / AIP</i> <sup>1</sup>
Investing to correspond with the returns of the S&P 500 Index.	Calvert VP S&P 500 Index Portfolio, <i>Calvert Research and Management / AIP</i> <sup>1,2</sup>
Investing to correspond with the returns of the S&P MidCap 400 Index.	Calvert VP S&P MidCap 400 Index Portfolio, Class I, <i>Calvert Research and Management / AIP</i> <sup>1,2</sup>
Total return.	Calvert VP SRI Balanced Portfolio, Class I, <i>Calvert Research and Management</i>
Income and growth.	Calvert VP Volatility Managed Moderate Growth Portfolio, Class F, <i>Calvert Research and Management / AIP</i> <sup>1</sup>
Current income.	Calvert VP Volatility Managed Moderate Portfolio, Class F, <i>Calvert Research and Management / AIP</i> <sup>1</sup>
Long-term capital growth.	Columbia Variable Portfolio - Select Small Cap Value Fund, Class 2, <i>Columbia Management Investment Advisers, LLC</i>
Long-term capital appreciation.	Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2, <i>Columbia Management Investment Advisers, LLC</i>
Long-term growth of capital.	DWS Capital Growth VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Long-term growth of capital.	DWS CROCI® International VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Current income.	DWS Government Money Market VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Long-term capital growth.	DWS International Growth VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Long-term capital appreciation.	DWS Small Mid Cap Value VIP, Class A, <i>DWS Investment Management Americas, Inc.</i>
Seeks long-term capital appreciation.	Fidelity® VIP Contrafund <sup>SM</sup> Portfolio <sup>3,4</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the S&P 500® Index. <sup>2</sup>	Fidelity® VIP Equity-Income Portfolio <sup>SM 3,4</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks a high level of current income, while also considering growth of capital.	Fidelity® VIP High Income Portfolio <sup>3,4</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks as high a level of current income as is consistent with the preservation of capital.	Fidelity® VIP Investment Grade Bond Portfolio <sup>3,4</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks long-term growth of capital.	Fidelity® VIP Mid Cap Portfolio <sup>3,4</sup> , <i>Fidelity Management &amp; Research Company LLC / Other investment advisers serve as sub-advisers for the fund.</i>
Seeks to maximize income while maintaining prospects for capital appreciation.	FTVIPT Franklin Income VIP Fund, Class 2, <i>Franklin Advisers, Inc.</i>
Seeks long-term capital growth.	FTVIPT Templeton Foreign VIP Fund, Class 2, <i>Templeton Investment Counsel, LLC</i>
Seeks high current income, consistent with preservation of capital, with capital appreciation as secondary.	FTVIPT Templeton Global Bond VIP Fund, Class 2, <i>Franklin Advisers, Inc.</i>
Seeks capital growth.	Invesco V.I. American Franchise Fund, Series I, <i>Invesco Advisers, Inc.</i>
Seeks capital appreciation.	Invesco V.I. Global Fund, Series I, <i>Invesco Advisers, Inc.</i>
Total return through growth of capital and current income.	Invesco V.I. Global Real Estate Fund, Series I, <i>Invesco Advisers, Inc. / Invesco Asset Management Limited</i>
Long-term growth of capital.	Invesco V.I. International Growth Fund, Series I, <i>Invesco Advisers, Inc.</i>
Seeks capital appreciation.	Invesco V.I. Main Street Fund®, Series I, <i>Invesco Advisers, Inc.</i>
To seek to provide total return through a combination of capital appreciation and current income.	Ivy VIP Balanced, Class II, <i>Ivy Investment Management Company</i>
Seeks capital appreciation.	MFS® Growth Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return with an emphasis on high current income, but also considering capital appreciation.	MFS® High Yield Portfolio, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® Investors Trust Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® New Discovery Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks capital appreciation.	MFS® Research International Portfolio, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return.	MFS® Total Return Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Seeks total return.	MFS® Utilities Series, Initial Class, <i>Massachusetts Financial Services Company</i>
Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.	Morgan Stanley VIF Core Plus Fixed Income Portfolio, Class I, <i>Morgan Stanley Investment Management Inc.</i>

<b>Type / Investment Objective</b>	<b>Portfolio Company and Adviser / Subadviser(s)</b>
Long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries.	Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I, <i>Morgan Stanley Investment Management Inc. / Morgan Stanley Investment Management Company</i>
Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.	Morgan Stanley VIF U.S. Real Estate Portfolio, Class I, <i>Morgan Stanley Investment Management Inc.</i>
Capital appreciation and some current income.	Morningstar Balanced ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar Investment Management LLC ("Morningstar")</i>
Capital appreciation.	Morningstar Growth ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar</i>
Current income and capital appreciation.	Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II, <i>ALPS Advisors, Inc. / Morningstar</i>
Seeks growth of capital.	Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I, <i>Neuberger Berman Investment Advisers LLC</i>
Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance criteria.	Neuberger Berman AMT Sustainable Equity Portfolio, Class I, <i>Neuberger Berman Investment Advisers LLC</i>
Seeks maximum total return, consistent with preservation of capital and prudent investment management.	PIMCO Low Duration Portfolio, Administrative Class, <i>Pacific Investment Management Company LLC</i>
Seeks maximum real return, consistent with preservation of real capital and prudent investment management.	PIMCO Real Return Portfolio, Advisor Class, <i>Pacific Investment Management Company LLC</i>
Seeks maximum total return, consistent with preservation of capital and prudent investment management.	PIMCO Total Return Portfolio, Administrative Class, <i>Pacific Investment Management Company LLC</i>
Seeks to provide long-term capital growth. Income is a secondary objective.	T. Rowe Price Blue Chip Growth Portfolio-II, <i>T. Rowe Price Associates, Inc.</i>
Long-term capital appreciation.	Third Avenue Value Portfolio, <i>Third Avenue Management LLC</i> (named FFI Strategies Portfolio prior to April 30, 2021)

1	Ameritas Investment Partners, Inc. is an affiliate of Ameritas Life.
2	"Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's® and Standard & Poor's® makes no representation regarding the advisability of investing in the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations of liabilities on behalf of Standard & Poor's® as set forth in the Licensing Agreement between us and Standard & Poor's®.
3	FIDELITY, Contrafund and Equity-Income are registered service marks of FMR LLC. Used with permission.
4	The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

### **The following disclosures are added to your Policy prospectus:**

#### **Cybersecurity Risk**

We are at risk for cyber security failures or breaches of our information and processing systems and the systems of our business partners that could have negative impacts on you. These impacts include, but are not limited to, potential financial losses under your Policy, your inability to conduct transactions under your Policy, our inability to calculate your Policy's values, and the disclosure of your personal or confidential information.

#### **Restrictions On Financial Transactions**

Applicable laws designed to counter terrorism and prevent money laundering might, in certain circumstances, require us to reject a Premium payment and/or block or "freeze" your Policy. If these laws apply in a particular situation, we would not be allowed to process any request for withdrawals, surrenders, loans or death benefits, make transfers, or continue making payments under your death benefit option until instructions are received from the appropriate regulator. We also may be required to provide additional information about you or your Policy to government regulators.

**Other Matters**

Pandemics and their related major public health issues have a major impact on the global economy and financial markets. Governmental and non-governmental organizations may not effectively combat the spread and severity of such a pandemic, increasing its harm to Ameritas Life. Any of these events could materially adversely affect the Company's operations, business, financial results, or financial condition.

**Conflict of Interest**

Your representative may receive compensation for selling this policy to you, both in the form of commissions, additional cash benefits (e.g., bonuses), and non-cash compensation. This conflict of interest may influence your registered representative to recommend this policy over another investment for which the representative is not compensated or compensated less.

**Unclaimed Death Benefit Proceeds**

Every state has unclaimed property laws that generally declare life insurance and annuity policies to be abandoned after a period of inactivity of three to five years from the date any death benefit and/or annuity payment is due and payable. For example, if the payment of a death benefit has been triggered, and after a thorough search, we are still unable to locate the Beneficiary of the death benefit, the death benefit will be paid to the abandoned property investment division or unclaimed property office of the state in which the Beneficiary or the Policy Owner last resided, as shown on our books and records. ("Escheatment" is the formal, legal name for this process.) However, the state is obligated to pay the death benefit (without interest) if your Beneficiary steps forward to claim it with the proper documentation and within certain mandated periods. To prevent your Policy's death benefit and/or annuity payment from being paid to the state's abandoned or unclaimed property office, it is important that you update your Beneficiary designation, and personal information—including complete names and complete address—if and as they change.

All other provisions remain as stated in your Policy and prospectus as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!,  
and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated January 6, 2021**

Effective December 1, 2020, the investment sub-adviser to Calvert VP Volatility Managed Moderate Growth Portfolio, Class F and Calvert VP Volatility Managed Moderate Portfolio, Class F is Ameritas Investment Partners, Inc.

All other provisions remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL  
Prospectus Dated May 1, 2019**

**Ameritas Performance II VUL  
Prospectus Dated May 1, 2020**

**Supplement Dated November 20, 2020**

Effective November 30, 2020, Cadence Capital Management LLC has resigned its position as sub-adviser to the Third Avenue Variable Series Trust FFI Strategies Portfolio.

Accordingly, effective November 30, 2020, the list of variable investment options in your prospectus is revised to read as follows:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
FFI Strategies Portfolio	Long-term capital appreciation.

All other provisions of your Policy remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**



**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!,  
Overture Applause! II, Overture Bravo!, Overture Encore!,  
Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL  
Prospectus Dated May 1, 2019**

**Ameritas Performance II VUL  
Prospectus Dated May 1, 2020**

**Supplement Dated September 3, 2020**

On June 26, 2020, American Century Investments announced that the name of the American Century VP Income & Growth Fund, Class I (the "Portfolio") will change to American Century VP Disciplined Core Value Fund, Class I, effective September 25, 2020. This name change is applicable to all references to the Portfolio in your prospectus and supporting materials.

All other provisions remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account  
(Separate Account)**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Supplement Dated May 1, 2020**

1. Subaccount underlying portfolios available as variable investment options for your Policy are:

<b>FUND NAME</b> Portfolio Name – Subadviser(s)	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.</b>	<b>Calvert Research and Management</b>
Calvert VP EAFE International Index Portfolio, Class I	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")*</i>	Index: Bloomberg Barclays U.S. Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP*</i>	Index: NASDAQ 100 Index.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP*</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio** – <i>AIP*</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio**, Class I – <i>AIP*</i>	Index: S&P MidCap 400 Index.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP*</i> and <i>Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP*</i> and <i>Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.</b>	<b>Calvert Research and Management</b>
Calvert VP SRI Balanced Portfolio, Class I	Total return.
<b>Columbia Funds Variable Series Trust II</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Small Cap Value Fund, Class 2	Long-term capital growth.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>DWS Variable Series I</b>	<b>DWS Investment Management Americas, Inc.</b>
DWS Capital Growth VIP, Class A	Long-term growth of capital.
DWS CROCI® International VIP, Class A	Long-term growth of capital.
<b>DWS Variable Series II</b>	<b>DWS Investment Management Americas, Inc.</b>
DWS Government Money Market VIP, Class A	Current income.
DWS International Growth VIP, Class A	Long-term capital growth.
DWS Small Mid Cap Value VIP, Class A	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products ***</b>	<b>Fidelity Management &amp; Research Company LLC</b>
Fidelity® VIP Contrafund <sup>SM</sup> Portfolio, Initial Class (1)	Seeks long-term capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
Fidelity® VIP Equity-Income Portfolio <sup>SM</sup> , Initial Class (1)	Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the S&P 500® Index**.
Fidelity® VIP High Income Portfolio, Initial Class (1)	Seeks a high level of current income, while also considering growth of capital.
Fidelity® VIP Investment Grade Bond Portfolio, Initial Class (1)	Seeks as high a level of current income as is consistent with the preservation of capital.
Fidelity® VIP Mid Cap Portfolio, Initial Class (1)	Seeks long-term growth of capital.
<i>Subadvisers: (1) Other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>(1) Franklin Advisers, Inc. (2) Templeton Investment Counsel, LLC</b>
Franklin Income VIP Fund, Class 2 (1)	Seeks to maximize income while maintaining prospects for capital appreciation.
Templeton Foreign VIP Fund, Class 2 (2)	Seeks long-term capital growth.
Templeton Global Bond VIP Fund, Class 2 (1)	Seeks high current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco Oppenheimer V.I. Global Fund, Series I	Seeks capital appreciation.
Invesco Oppenheimer V.I. Main Street® Fund, Series I	Seeks capital appreciation.
Invesco V.I. American Franchise Fund, Series I	Seeks capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>Ivy Variable Insurance Portfolios</b>	<b>Ivy Investment Management Company</b>
Ivy VIP Balanced, Class II	To seek to provide total return through a combination of capital appreciation and current income.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return with an emphasis on high current income, but also considering capital appreciation.
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
Morgan Stanley VIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company</i>	Long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries.
Morgan Stanley VIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Morningstar Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC ("Morningstar")</i>	Capital appreciation and some current income.
Morningstar Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Capital appreciation.
Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Current income and capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Investment Advisers LLC</b>
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I	Seeks growth of capital.
Neuberger Berman AMT Sustainable Equity Portfolio, Class I	Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance criteria.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Real Return Portfolio, Advisor Class	Seeks maximum real return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks to provide long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
FFI Strategies Portfolio – <i>Cadence Capital Management LLC</i>	Long-term capital appreciation.

\* Ameritas Investment Partners, Inc. is an affiliate of Ameritas Life.

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2. The following is added to the first page of your prospectus:

Ameritas and its subsidiaries continuously monitor their various businesses, internal and external operations, the financial services industry as a whole, and the effects of various external events on our businesses. In response to the current COVID-19 pandemic, we have taken additional steps to continuously provide service to our policy owners. We continuously monitor the life insurance company's investments, and are keeping abreast of developing strategies, in order to ensure that we maintain our financial strength during this unprecedented time of general uncertainty due to the pandemic.

3. The instructions for electing to receive communications electronically, on page one of your prospectus, are replaced with the following:

You may elect to receive shareholder reports and other communications from us electronically by:

1. Calling our Customer Service Center at 800-745-1112, or
2. Visiting [ameritas.com](http://ameritas.com) and following these instructions:
  - Click on **Account Access**.
  - Select **Life/Annuities/Disability** and click **Customer Login**.
  - Click on your variable policy number, then the **Electronic Consent** tab and click **Accept** to indicate your preference for electronic information.
  - First time users select **Register** and follow the simple registration prompts. You will need your policy number and Social Security Number or tax identification number and date of birth.

4. In the section titled Life Insurance Qualification; Tax Treatment of Death Benefit, the first and second bullet points are revised as follows:

- you should not be considered in constructive receipt of the Cash Surrender Value, including any increases in Cash Surrender Value, unless and until it is distributed from the Policy and
- the death benefit generally should be fully excludable from the beneficiary's gross income; however, special rules apply to employer owned life insurance or if the policy is transferred for value, particularly in a reportable policy sale. The death benefit of life insurance owned by an employer is taxable unless the Insured is a certain class of employee and has been given notice and has consented to coverage on his life. Specific statutory requirements must be satisfied for the death benefit of employer owned life insurance to be excluded from taxable income.

5. In the section titled Distributions from Policies Not Classified as Modified Endowment Contracts, the first sentence of the third paragraph is revised as follows:

Distributions (including upon surrender and partial withdrawals) and loans from, or secured by, a Policy that is not a modified endowment contract are not subject to the 10% additional income tax rule.

All other provisions remain as stated in your Policy and prospectus as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I, and  
VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL  
Prospectus Dated May 1, 2019**

**Ameritas Performance II VUL  
Prospectus Dated December 16, 2019**

**Supplement Dated March 5, 2020**

On February 10, shareholders of Third Avenue Value Portfolio (the "Portfolio") approved a new investment sub-advisory agreement among the Third Avenue Variable Series Trust (the "Trust"), on behalf of the Portfolio, Third Avenue Management LLC ("Third Avenue" or the "Adviser"), the Portfolio's investment adviser, and Cadence Capital Management LLC ("Cadence" or the "Sub-Adviser"), the Portfolio's sub-adviser (the "Sub-Advisory Agreement"), to take effect upon execution of the Sub-Advisory Agreement.

Cadence will assume portfolio sub-advisory responsibility for the portion of the Portfolio allocated to it by Third Avenue. Additionally, in connection with the approval of the Sub-Advisory Agreement, the Portfolio will be renamed the "FFI Strategies Portfolio" effective March 16, 2020. Therefore, effective March 16, 2020, all references to "Third Avenue Value" in your prospectus will be changed to "FFI Strategies Portfolio" and information relating to the Portfolio in the list of subaccount underlying portfolios in your prospectus is revised to read as follows.

FUND NAME	INVESTMENT ADVISER
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
FFI Strategies Portfolio – Cadence Capital Management LLC	Long-term Capital appreciation

All other provisions remain as stated in your Policy, prospectus and supplements as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VL,  
Ameritas Variable Separate Account VA,  
Ameritas Variable Separate Account VA-2,  
Carillon Account and Carillon Life Account  
(Separate Accounts)**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!,  
Overture Applause! II, Overture Bravo!, Overture Encore!,  
Overture Life SPVUL, UniVar, Overture Viva!,  
Executive Select, Regent 2000, Overture Annuity,  
Overture Annuity III-Plus, and Allocator 2000 Annuity  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Designer Annuity and Excel Performance VUL (NY)  
Prospectuses Dated May 1, 2010**

**Allocator 2000  
Prospectus Dated September 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL and Direction Variable Annuity  
Prospectuses Dated May 1, 2019**

**Ameritas Performance II VUL  
Prospectus Dated December 16, 2019**

**and Statements of Additional Information ("SAI")**



### **Supplement Dated January 10, 2020**

Effective January 1, 2020, Ameritas Investment Corp., the underwriter, converted from a Nebraska corporation to a Nebraska limited liability company (Ameritas Investment Company, LLC). All references in the prospectus to Ameritas Investment Corp. ("AIC") are changed to Ameritas Investment Company, LLC ("AIC").

All other provisions remain as stated in your Policy, prospectus, supplements and Statement of Additional Information as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account and Carillon Account**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated June 7, 2019**

On January 11, 2019, the Board of Trustees of the Oppenheimer Variable Account Funds (the "Oppenheimer Funds") approved an Agreement and Plan of Reorganization to transfer the assets and liabilities of the Oppenheimer Funds into corresponding, newly formed series of AIM Variable Insurance Funds (Invesco Variable Insurance Funds) (the "Invesco Funds") in exchange for shares in the Invesco Funds equal in value to the value of the shares of the respective Oppenheimer Funds as of the closing date (the "Reorganization"). On April 12, 2019, the shareholders of each Oppenheimer Fund listed below approved the Reorganization. The Reorganization was effective on May 24, 2019 (the "Reorganization Date"). Effective as of the Reorganization date, Invesco Advisers, Inc. acts as the investment adviser for the Invesco Funds. The Invesco Funds are not managed by a subadviser. Each Invesco Fund has the same investment objective as its corresponding Oppenheimer Fund. The following chart lists the Oppenheimer Fund previously available to fund a subaccount available through your policy, and the corresponding Invesco Fund that replaces it.

<b>Reorganization</b>	
<b>Oppenheimer Funds</b>	<b>Invesco Funds</b>
Oppenheimer Global Fund/VA, Non-Service Shares	Invesco Oppenheimer V.I. Global Fund, Series I
Oppenheimer V.I. Main Street® Fund/VA, Non-Service Shares	Invesco Oppenheimer V.I. Main Street® Fund, Series I

As a result of the Reorganization, all references in your prospectus to the Oppenheimer Funds are hereby deleted and replaced with references to the corresponding Invesco Funds. All references to the Oppenheimer Funds' investment adviser are hereby deleted and replaced with Invesco Advisers, Inc. All references to Oppenheimer Funds subadviser(s) are hereby deleted.

Any instruction or purchase payment that designates a subaccount investing in an Oppenheimer Fund will be deemed to designate the subaccount investing in the corresponding Invesco Fund. For sixty days following the Reorganization Date, you may transfer assets out of the subaccounts investing in the Invesco Funds, and any such transfer will not incur a transfer charge and will not count against the annual free transfer limit.

The Reorganization does not result in any change in the amount of your policy value, or in the dollar value of your investment in the separate account. In addition, the Reorganization does not cause any fees or charges under your policy to be greater, it does not alter your rights or our obligations under the policy, and it does not result in any tax liability to you.

All other provisions remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Supplement Dated May 1, 2019**

1. Subaccount underlying portfolios available as variable investment options for your Policy are:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc. *</b>	<b>Calvert Research and Management</b>
Calvert VP EAFE International Index Portfolio, Class I	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")**</i>	Index: Bloomberg Barclays U.S. Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP**</i>	Index: NASDAQ 100 Index.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP**</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio*** – <i>AIP**</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio***, Class I – <i>AIP**</i>	Index: S&P MidCap 400 Index.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP** and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP** and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc. *</b>	<b>Calvert Research and Management</b>
Calvert VP SRI Balanced Portfolio, Class I	Total return.
<b>Columbia Funds Variable Series Trust II</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Small Cap Value Fund, Class 2 (named Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2 prior to May 1, 2019)	Long-term capital growth.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>DWS Variable Series I</b>	<b>DWS Investment Management Americas, Inc.</b>
DWS Capital Growth VIP, Class A	Long-term growth of capital.
DWS CROCI® International VIP, Class A	Long-term growth of capital.
<b>DWS Variable Series II</b>	<b>DWS Investment Management Americas, Inc.</b>
DWS Government Money Market VIP, Class A	Current income.
DWS International Growth VIP, Class A	Long-term capital growth.
DWS Small Mid Cap Value VIP, Class A	Long-term capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Fidelity® Variable Insurance Products ****</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio, Initial Class (2,3)	Seeks long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio, Initial Class (2,3)	Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the S&P 500® Index.***
Fidelity® VIP High Income Portfolio, Initial Class (2,3)	Seeks a high level of current income, while also considering growth of capital.
Fidelity® VIP Investment Grade Bond Portfolio, Initial Class (1,3)	Seeks as high a level of current income as is consistent with the preservation of capital.
Fidelity® VIP Mid Cap Portfolio, Initial Class (2,3)	Seeks long-term growth of capital.
<i>Subadvisers: (1) Fidelity Investments Money Management, Inc.; (2) FMR Co., Inc.; and (3) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>(1) Franklin Advisers, Inc. (2) Templeton Investment Counsel, LLC</b>
Franklin Income VIP Fund, Class 2 (1)	Seeks to maximize income while maintaining prospects for capital appreciation.
Templeton Foreign VIP Fund, Class 2 (2)	Seeks long-term capital growth.
Templeton Global Bond VIP Fund, Class 2 (1)	Seeks high current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>Ivy Variable Insurance Portfolios</b>	<b>Ivy Investment Management Company</b>
Ivy VIP Balanced, Class II	To seek to provide total return through a combination of capital appreciation and current income.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return with an emphasis on high current income, but also considering capital appreciation.
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
Morgan Stanley VIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company</i>	Long-term capital appreciation by investing primarily in growth-oriented equity securities of issuers in emerging market countries.
Morgan Stanley VIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Morningstar Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC ("Morningstar")</i>	Capital appreciation and some current income.

<b>FUND NAME</b> Portfolio Name – <i>Subadviser(s)</i>	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
Morningstar Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Capital appreciation.
Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Current income and capital appreciation.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Investment Advisers LLC</b>
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I	Seeks growth of capital.
Neuberger Berman AMT Sustainable Equity Portfolio, Class I	Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance criteria.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Real Return Portfolio, Advisor Class	Seeks maximum real return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks to provide long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.

\* Prior to December 31, 2016, these funds, the funds' previous investment adviser, and the funds' previous underwriter were part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds are no longer affiliated with Ameritas, and the current investment adviser and current underwriter are not affiliated with Ameritas.

\*\* Ameritas Investment Partners, Inc. is an indirect subsidiary of Ameritas.

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\*\*\*\* FIDELITY and Contrafund are registered service marks of FMR LLC. Used with permission.

2. The following language is added to your prospectus:

Beginning on January 1, 2021, as permitted by regulations adopted by the Securities and Exchange Commission, paper copies of the shareholder reports for portfolio companies available under your policy will no longer be sent by mail, unless you specifically request paper copies of the reports from Ameritas Life Insurance Corp. Instead, the reports will be made available on a website, and you will be notified by mail each time a report is posted and provided with a website address to access the report.

If you already elected to receive shareholder reports electronically, you will not be affected by this change and you need not take any action. You may elect to receive shareholder reports and other communications from us electronically by:

1. Calling our Customer Service Center at 800-745-1112, option 2, or
2. Visiting [ameritas.com](http://ameritas.com) and following these instructions:
  - Click on **Account Access** in the top right corner.
  - Select **Life/Annuities/Disability** and click **Client Login**.

- If you are already registered for Account Access:
  - Click on your variable policy number;
  - Select the **Electronic Consent** tab and click **Accept** to indicate your preference for electronic information.
- If you are not already registered:
  - Select **Register Now** and follow the simple registration prompts. You'll need your policy number, Social Security Number or tax identification number, and date of birth.
  - Select the **Electronic Consent** tab and click **Accept** to indicate your preference for electronic information.

You may elect to receive all future reports in paper free of charge. You can inform us that you wish to continue receiving paper copies of your shareholder reports by calling our Customer Service Center at 800-745-1112, option 2. Your election to receive reports in paper will apply to all portfolio companies available under your policy.

3. Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2018.

All other provisions of your Policy remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VL,  
Ameritas Variable Separate Account VA,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, Executive Select, Regent 2000,  
Overture Annuity III-Plus and Allocator 2000 Annuity  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Designer Annuity and Excel Performance VUL (NY)  
Prospectuses Dated May 1, 2010**

**Allocator 2000  
Prospectus Dated September 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Excel Performance VUL and Direction Variable Annuity  
Prospectuses Dated May 1, 2018**

**Supplement Dated June 22, 2018**

On or about July 2, 2018, Deutsche Investment Management Americas Inc., the investment advisor to the Deutsche funds available through your policy, will be renamed to DWS Investment Management Americas, Inc. In addition, the "Deutsche funds" will become known as the "DWS funds" and each of the Deutsche funds listed in your prospectus will be renamed.

As of the effective date of the foregoing name changes, all references to Deutsche in your prospectus and supporting material relating to your variable policy will thereafter refer to DWS.

All other provisions remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.**  
**("Ameritas Life")**  
**Carillon Life Account**  
**("Separate Account")**  
**Supplement to:**  
**Excel Performance VUL (NY)**  
**Prospectus Dated May 1, 2010**  
**and Statement of Additional Information ("SAI")**  
**Supplement Dated May 1, 2018**

1. The Asset Allocation Program section of your prospectus and SAI is deleted and replaced with the following:

**ASSET ALLOCATION PROGRAM**

We may offer an asset allocation program using models. However, you always have the ability to construct your own asset allocation plan from among the Investment Options available in your Policy. Asset allocation programs using models are intended to match model risk tolerance and investment objectives with the Investment Options available in your Policy.

To assist you in your selection of an asset allocation model, we offer an Asset Allocation Program (the "Program"). The Program consists of models that were developed by an unaffiliated third party investment adviser. The unaffiliated third party investment adviser provided research and business support services relating to the models and selected the specific funds to populate each model from those available in the Policy. Ameritas Life paid for these consultant services at no additional cost to the Policy Owners.

Ameritas Investment Corp. ("AIC"), an affiliate of ours, previously served as discretionary investment adviser for Program participants solely in connection with the development and periodic updates to the model portfolios. In this regard, AIC entered into an investment advisory agreement with each Policy Owner participating in the Program. In its role as investment adviser, AIC relied upon the recommendations of third parties to provide research and business support services and select the specific funds to populate the models. AIC's role as investment adviser for development of and periodic updates to the models terminated on August 1, 2016, and the models in the Program no longer undergo periodic updates.

**Important Information Concerning the Asset Allocation Program after August 1, 2016**

On and after August 1, 2016, the models in the Program no longer undergo periodic updates (the models became "static"). Any investment advisory agreement you previously entered into with AIC terminated, and AIC no longer makes updates to the models. Policy Owners received notice of the termination of their investment advisory agreement and additional notice that the models were becoming static. The models will remain invested in accordance with the most recent model allocations. You may continue rebalancing your allocation among the funds in your particular static model on a quarterly basis. You were not required to take any action to continue participating in a static model. You may allocate to a different static model or discontinue participating in static models.

To participate in the Program:

- **You are responsible for determining which model is best for you.** Your financial adviser can help you make this determination and may provide you with an investor questionnaire to help you define your investing style. There is no guarantee that the model you select is appropriate to your ability to withstand investment risk. We are not responsible for your selection of a specific Investment Option or model, or your decision to change to a different Investment Option.
- You must allocate all of your Policy Value to one asset allocation model. We must receive notice of your asset allocation model election by Written Notice before we can begin a Program for you. Only you can select which model is best for you. The Asset Allocation questionnaire can be an aid, but is just a tool; you will make your own selection. You may wish to consult with your own financial professional to determine whether participation in the Program is best for you, and if so, which model is most suitable.
- If you are currently participating in a Program model and you make changes to your allocations outside the model, you will be considered as having withdrawn from the Program. You will be required to communicate with the Service Center if you wish to make a transfer or trade. The Service Center will communicate that your election to execute a trade will result in the discontinuance of the Program for your Policy prior to you being able to execute any telephone transaction.
- You may participate in quarterly rebalancing where each quarter we will automatically rebalance the Subaccount values to be consistent with the allocation percentages for the Program model that you selected. Such rebalancing will be disclosed in quarterly statements to you. Performance of each model is updated monthly on our website and is available upon request.



The Program consists of five models, ranging from aggressive to conservative. On and after August 1, 2016, the static models will retain these descriptions.

- Aggressive Model – The Aggressive Model is for long-term investors who want high growth potential and do not need current income. The model may entail substantial year-to-year volatility in exchange for potentially higher long-term returns. Losses are still possible.
- Capital Growth Model – The Capital Growth Model is for long-term investors who want good growth potential and do not need current income. The model entails a fair amount of volatility, but not as much as the Aggressive Model. Losses are still possible.
- Balanced Model – The Balanced Model is for long-term investors who do not need current income and want some growth potential. The model is likely to entail some fluctuations, but presents less volatility than the overall equity market. Losses are still possible.
- Moderate Model – The Moderate Model is for investors who seek current income and stability, with modest potential for increase in the value of their investments. Losses are still possible.
- Conservative Model – The Conservative Model is for investors who seek current income and stability, and are less concerned about growth. Losses are still possible.

The *Adding, Deleting, or Substituting Variable Investment Options* Section above describes how changes to the Subaccounts' underlying portfolios will be addressed in the static models.

### Potential Conflicts of Interest Relating to Program Models

We, and our affiliates, managed the competing interests that had the potential to influence the decision making with regard to the models by engaging a third party investment adviser to design the models and select the Investment Options for such models. Such competing interests included the following: AIC is compensated by us as principal underwriter for the Policies and as a distributor for a majority of our Policies. Calvert Variable Products, Inc. and Calvert Variable Series, Inc. (the "Calvert Funds"), have portfolios offered through the Policy. The Calvert Funds were advised by Calvert Investment Management, Inc. ("CIM"), an affiliate of ours prior to December 31, 2016, and certain of the Calvert Funds are subadvised by Ameritas Investment Partners, Inc. ("AIP") a current affiliate of ours. CIM was and AIP is compensated for administrative, advisory and sub-advisory services they provided or provide to Calvert Funds. Calvert Fund portfolios may or may not be included in the models. We may receive administrative services fees from other portfolios that are available as Investment Options or distribution fees. As a result of these competing interests the affiliated parties faced in this Program, there was an increased potential risk of a conflict of interest in these arrangements.

There is no additional charge for selecting the Program. Although asset allocation programs are intended to mitigate investment risk, there is a risk that investing pursuant to a model will still result in losses. The models will remain unchanged, thus, the percentages of your Policy value allocated to each portfolio within the selected model will not be changed by us, and subsequent purchase payments will be invested in the same model unless we receive new instructions. Over time, the static model you select may no longer align with its original investment objective due to the effects of underlying portfolio performance and changes in underlying portfolio investment objectives. Therefore, your investment may no longer be consistent with your objectives. Portfolio rebalancing may help address this risk, but this is not guaranteed. You should consult with your financial professional about how to keep your allocations in line with your current investment goals.

We may discontinue the Asset Allocation Program at any time. We reserve the right to modify the terms of the Program. We may configure new static models from time to time. We will provide advance notice of any such changes to the Program and inform you of your options.

2. Subaccount underlying portfolios available as variable investment options for your Policy are:

FUND NAME	INVESTMENT ADVISER
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Balanced Portfolio, Class I-2	Current income and long-term capital appreciation.
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP EAFE International Index Portfolio, Class I	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")**</i>	Index: Bloomberg Barclays U.S. Aggregate Bond Index.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP**</i>	Index: NASDAQ 100 Index.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP**</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio*** – <i>AIP**</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio***, Class I – <i>AIP**</i>	Index: S&P MidCap 400 Index.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP** and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP** and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP SRI Balanced Portfolio, Class I	Total return.
<b>Deutsche Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Capital Growth VIP, Class A	Long-term growth of capital.
<b>Deutsche Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche International Growth VIP, Class A	Long-term capital growth.
Deutsche Small Mid Cap Value VIP, Class A	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio, Initial Class (2,5)	Seeks long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio, Initial Class (2,5)	Seeks reasonable income. The fund will also consider the potential for capital appreciation. The fund's goal is to achieve a yield which exceeds the composite yield on the securities comprising the S&P 500® Index.***
Fidelity® VIP Government Money Market Portfolio, Initial Class (1,5)	Seeks as high a level of current income as is consistent with preservation of capital and liquidity.
Fidelity® VIP High Income Portfolio, Initial Class (2,5)	Seeks a high level of current income, while also considering growth of capital.
Fidelity® VIP Investment Grade Bond Portfolio, Initial Class (1,5)	Seeks as high a level of current income as is consistent with the preservation of capital.
Fidelity® VIP Mid Cap Portfolio, Initial Class (2,5)	Seeks long-term growth of capital.
Fidelity® VIP Overseas Portfolio, Initial Class (2,3,5)	Seeks long-term growth of capital.
Fidelity® VIP Strategic Income Portfolio, Initial Class (1,2,4,5)	Seeks a high level of current income. The fund may also seek capital appreciation.
<i>Subadvisers: (1) Fidelity Investments Money Management, Inc.; (2) FMR Co., Inc.; (3) FMR Investment Management (UK) Limited; (4) FIL Investment Advisors (UK) Limited; and (5) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>Franklin Advisers, Inc.</b>
Franklin Income VIP Fund, Class 2	Income.
Templeton Global Bond VIP Fund, Class 2	Current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
Invesco V.I. Small Cap Equity Fund, Series I	Long-term growth of capital.
<b>Ivy Variable Insurance Portfolios</b>	<b>Ivy Investment Management Company</b>
Ivy VIP Balanced, Class II	To seek to provide total return through a combination of capital appreciation and current income.
Ivy VIP Science and Technology, Class II	To seek to provide growth of capital.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
MFS® Value Series, Initial Class	Seeks capital appreciation.

<b>FUND NAME</b> Portfolio Name – Subadviser(s)	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company</i>	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
Morgan Stanley VIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Morningstar Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC ("Morningstar")</i>	Capital appreciation and some current income.
Morningstar Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Capital appreciation.
Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Current income and capital appreciation.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Investment Advisers LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I	Seeks long-term growth of capital; current income is a secondary goal.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I	Seeks growth of capital.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Real Return Portfolio, Advisor Class	Seeks maximum real return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks to provide long-term capital growth. Income is a secondary objective.
T. Rowe Price Equity Income Portfolio-II	Seeks a high level of dividend income and long-term capital growth primarily through investments in stock.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.

\* Prior to December 31, 2016, these funds, the funds' previous investment adviser, and the funds' previous underwriter were part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds are no longer affiliated with Ameritas, and the current investment adviser and the current underwriter are not affiliated with Ameritas.

\*\* Ameritas Investment Partners, Inc. is an indirect subsidiary of Ameritas.

\*\*\* "Standard & Poor's®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations on behalf of S&P as set forth in the Licensing Agreement between us and S&P.

3. Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2017.

All other provisions of your Policy remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore! and  
Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectuses Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Overture Medley®  
Prospectus Dated May 1, 2016**

**Supplement Dated August 1, 2017**

On or about October 1, 2017, the Deutsche Global Growth VIP will be renamed Deutsche International Growth VIP. All references in the prospectus to Deutsche Global Growth VIP will be replaced with Deutsche International Growth VIP.

All other provisions remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated May 1, 2017**

**1. Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>FUND NAME</b> Portfolio Name – <i>Subadviser(s)</i>	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP EAFE International Index Portfolio, Class I	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")**</i>	Index: Bloomberg Barclays U.S. Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP**</i>	Index: NASDAQ 100 Index.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP**</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio*** – <i>AIP**</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio***, Class I – <i>AIP**</i>	Index: S&P MidCap 400 Index.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP** and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP** and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP SRI Balanced Portfolio, Class I	Total return.
<b>Columbia Funds Variable Series Trust II</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2	Long-term capital growth.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>Deutsche Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Capital Growth VIP, Class A	Long-term growth of capital.
Deutsche CROCI® International VIP, Class A	Long-term growth of capital.
<b>Deutsche Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Global Growth VIP, Class A	Long-term capital growth.
Deutsche Government Money Market VIP, Class A	Money market, current income.
Deutsche Small Mid Cap Value VIP, Class A	Long-term capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio**** (2,3)	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio**** (2,3)	Index: S&P 500® Index. ***
Fidelity® VIP High Income Portfolio**** (2,3)	Income and growth.
Fidelity® VIP Investment Grade Bond Portfolio**** (1,3)	Bond.
Fidelity® VIP Mid Cap Portfolio**** (2,3)	Long-term growth.
<i>Subadvisers: (1) Fidelity Investments Money Management, Inc.; (2) FMR Co., Inc.; and (3) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>Franklin Advisers, Inc. (1) Templeton Investment Counsel, LLC (2)</b>
Franklin Income VIP Fund, Class 2 (1)	Income.
Templeton Foreign VIP Fund, Class 2 (2)	Long-term capital growth.
Templeton Global Bond VIP Fund, Class 2 (1)	Current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>Ivy Variable Insurance Portfolios</b>	<b>Ivy Investment Management Company</b>
Ivy VIP Balanced, Class II	Total return through a combination of capital appreciation and current income.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return with an emphasis on high current income, but also considering capital appreciation.
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>Morgan Stanley Variable Insurance Fund, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
Morgan Stanley VIF Core Plus Fixed Income Portfolio, Class I (named UIF Core Plus Fixed Income Portfolio prior to May 1, 2017)	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
Morgan Stanley VIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company</i> (named UIF Emerging Markets Equity Portfolio prior to May 1, 2017)	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
Morgan Stanley VIF U.S. Real Estate Portfolio, Class I (named UIF U.S. Real Estate Portfolio prior to May 1, 2017)	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Morningstar Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC ("Morningstar")</i>	Capital appreciation and some current income.
Morningstar Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Capital appreciation.
Morningstar Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Current income and capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Investment Advisers LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I	Seeks long-term growth of capital; current income is a secondary goal.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I	Seeks growth of capital.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Real Return Portfolio, Advisor Class	Seeks maximum real return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks to provide long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.

- \* Prior to December 31, 2016, these funds, the funds' previous investment adviser, and the funds' previous underwriter were part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds are no longer affiliated with Ameritas, and the current investment adviser and the current underwriter are not affiliated with Ameritas.
- \*\* Ameritas Investment Partners, Inc. is an indirect subsidiary of Ameritas.
- \*\*\* "Standard & Poor's®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations on behalf of S&P as set forth in the Licensing Agreement between us and S&P.
- \*\*\*\* The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

**2. Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2016.**

All other provisions of your Policy remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:  
Overture Applause!, Overture Applause! II, Overture Encore!, Overture Bravo!,  
Corporate Benefit VUL, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Executive Edge and Excel Choice  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Acclaim! and Overture Accent!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**and Statements of Additional Information ("SAI")**

**Supplement Dated February 1, 2017**

1. Effective December 31, 2016, Ameritas Life is no longer affiliated with the Calvert Variable Products and Calvert Variable Series funds (the "Funds"). The Funds' new investment adviser and new underwriter are also not affiliated with Ameritas Life. All references to former Calvert affiliations in your prospectus and SAI are deleted. Ameritas Life continues to be affiliated with Ameritas Investment Partners, Inc., the subadviser to certain portfolios of the Funds.

2. The Variable Investment Options chart in your prospectus is revised by replacing information about the Calvert Variable Products and Calvert Variable Series portfolios with the respective information below.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP EAFE International Index Portfolio, Class I	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")**</i>	Index: Bloomberg Barclays U.S. Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP**</i>	Index: NASDAQ 100 Index.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP**</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio – <i>AIP**</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio, Class I – <i>AIP**</i>	Index: S&P MidCap 400 Index.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP** and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP** and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Research and Management</b>
Calvert VP SRI Balanced Portfolio, Class I	Income and capital growth.



- \* Prior to December 31, 2016, these funds, the funds' previous investment adviser, and the funds' previous underwriter were part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds are no longer affiliated with Ameritas, and the current investment adviser and current underwriter are not affiliated with Ameritas.
- \*\* Ameritas Investment Partners, Inc. is an indirect subsidiary of Ameritas.

Please see the Portfolio prospectuses, as revised, for more information.

All other provisions remain as stated in your Contract or Policy and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract or Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V, Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator VUL  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**and Statements of Additional Information  
Supplement Dated November 22, 2016**

1. Ameritas Life has been advised that on October 20, 2016, Calvert Investment Management, Inc. and Ameritas Holding Company, both affiliates of Ameritas Life, entered into an asset purchase agreement with Eaton Vance Management ("Eaton Vance"), a newly formed subsidiary of Eaton Vance to operate as Calvert Research and Management ("New Calvert"), and other parties, pursuant to which New Calvert has agreed to acquire the business assets of Calvert Investment Management, Inc. Completion of the transaction is subject to shareholder approvals of new investment advisory agreements, among other conditions, and is currently expected to occur by the end of 2016 or early 2017.

2. Ivy Investment Management Company (IICO), an affiliate of Waddell & Reed Investment Management Company (WRIMCO), has entered into investment management agreements to provide investment advisory services to each portfolio of the Ivy Funds Variable Insurance Portfolios (Trust) and WRIMCO has terminated its investment management agreements with the Trust. The name of the Trust was changed to Ivy Variable Insurance Portfolios and the name of each portfolio is changed as set forth below.

The Variable Investment Options chart in your prospectus, and supporting material relating to your variable Contract or Policy, is revised as follows:

<b>Former Fund Name</b>	<b>New Fund Name</b>
Ivy Funds Variable Insurance Portfolios	Ivy Variable Insurance Portfolios
<b>Former Investment Advisor</b>	<b>New Investment Advisor</b>
Waddell & Reed Investment Management Company	Ivy Investment Management Company
<b>Former Portfolio Name</b>	<b>New Portfolio Name</b>
Ivy Funds VIP Balanced	Ivy VIP Balanced

Please see the Portfolio prospectuses, as revised, for more information.

All other provisions remain as stated in your Contract or Policy and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:  
Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Excel Accumulator  
Prospectus Dated May 1, 2008**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated July 28, 2016**

1. The Board of Directors of Calvert Variable Products, Inc. (the "Board") has approved a resolution to reorganize the Calvert VP SRI Large Cap Core Portfolio into the Calvert VP S&P 500 Index Portfolio (the "Reorganization"). Each Portfolio is a series of Calvert Variable Products, Inc.

The Board has recommended approval of the Reorganization by shareholders of the Calvert VP SRI Large Cap Core Portfolio. If the Reorganization is approved by the shareholders of the Calvert VP Large Cap Core Portfolio, it will be merged into the Calvert VP S&P 500 Index Portfolio on or about September 23, 2016. If your variable annuity Contract or variable life insurance Policy remains allocated to the Subaccount corresponding to Calvert VP SRI Large Cap Core Portfolio at the time the Reorganization is consummated, those Subaccount units will be replaced by units in the Subaccount corresponding to the Calvert VP S&P 500 Index Portfolio, and thereafter the value of your Contract or Policy will depend on the performance of the Subaccount corresponding to the Calvert VP S&P 500 Index Portfolio rather than the Subaccount corresponding to the Calvert VP SRI Large Cap Core Portfolio. The number of Calvert VP S&P 500 Index Subaccount units you receive will depend on the value of your Calvert VP SRI Large Cap Core Subaccount units at the time the Reorganization takes place.

If the Reorganization is approved, your prospectus is revised by deleting all mention of the Calvert VP SRI Large Cap Core Portfolio at the time of the Reorganization.

2. The Board of Directors of Calvert Variable Products, Inc. (the "Board") has approved a resolution to reorganize the Calvert VP Natural Resources Portfolio into the Calvert VP Russell 2000 Small Cap Index Portfolio (the "Reorganization"). Each Portfolio is a series of Calvert Variable Products, Inc.

The Board has recommended approval of the Reorganization by shareholders of the Calvert VP Natural Resources Portfolio. If the Reorganization is approved by the shareholders of the Calvert VP Natural Resources Portfolio, it will be merged into the Calvert VP Russell 2000 Small Cap Index Portfolio on or about September 23, 2016. If your variable annuity Contract or variable life insurance Policy remains

allocated to the Subaccount corresponding to Calvert VP Natural Resources Portfolio at the time the Reorganization is consummated, those Subaccount units will be replaced by units in the Subaccount corresponding to the Calvert VP Russell 2000 Small Cap Index Portfolio, Class I, and thereafter the value of your Contract or Policy will depend on the performance of the Subaccount corresponding to the Calvert VP Russell 2000 Small Cap Index Portfolio, Class I, rather than the Subaccount corresponding to the Calvert VP Natural Resources Portfolio. The number of Calvert VP Russell 2000 Small Cap Index Portfolio, Class I, Subaccount units you receive will depend on the value of your Calvert VP Natural Resources Subaccount units at the time the Reorganization takes place.

If the Reorganization is approved, your prospectus is revised by deleting all mention of the Calvert VP Natural Resources Portfolio at the time of the Reorganization.

3. Effective June 30, 2016, Morgan Stanley Investment Management Limited will no longer be a Sub-Adviser to the Universal Institutional Funds, Inc., Emerging Markets Equity Portfolio, Class I. Accordingly, effective June 30, 2016, the Investment Options chart in your prospectus is revised as follows:

FUND NAME Portfolio Name – Subadviser(s)	INVESTMENT ADVISER Portfolio Type / Summary of Investment Objective
<b>The Universal Institutional Funds, Inc.</b> UIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company</i>	<b>Morgan Stanley Investment Management Inc.</b> Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.

Please see the Portfolio prospectuses, as supplemented, for more information.

All other provisions of your Contract or Policy remain as stated in your Contract or Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract or Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**and Statements of Additional Information ("SAI") for all products listed above**

**Supplement Dated May 1, 2016**

**1. Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP EAFE International Index Portfolio, Class I – <i>World Asset Management, Inc.</i>	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio, Class I – <i>Ameritas Investment Partners, Inc. ("AIP")</i>	Index: Barclays Capital Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio, Class I – <i>AIP</i>	Index: NASDAQ 100® Index.
Calvert VP Natural Resources Portfolio – <i>AIP</i>	Capital growth.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio ** – <i>AIP</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio, ** Class I – <i>AIP</i>	Index: S&P MidCap 400 Index.
Calvert VP SRI Large Cap Core Portfolio (named Calvert VP SRI Large Cap Value Portfolio prior to May 1, 2016)	Total return.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and capital growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP SRI Balanced Portfolio, Class I	Income and capital growth.
<b>Columbia Funds Variable Series Trust II</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2	Long-term capital appreciation.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>Deutsche Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Capital Growth VIP Portfolio, Class A	Long-term growth of capital.
Deutsche CROCI® International VIP Portfolio, Class A	Long-term growth of capital.

FUND NAME	INVESTMENT ADVISER
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>Deutsche Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Global Growth VIP Portfolio, Class A	Long-term capital growth.
Deutsche Government Money Market VIP Portfolio, Class A (named Deutsche Money Market VIP Portfolio prior to May 2, 2016)	Money market, current income.
Deutsche Small Mid Cap Value VIP Portfolio, Class A	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio *** (2,3)	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio *** (2,3)	Index: S&P 500® Index. **
Fidelity® VIP High Income Portfolio *** (2,3)	Income and growth.
Fidelity® VIP Investment Grade Bond Portfolio *** (1,3)	Bond.
Fidelity® VIP Mid Cap Portfolio *** (2,3)	Long-term growth.
<i>Subadvisers: (1) Fidelity Investments Money Management, Inc.; (2) FMR Co., Inc.; and (3) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>Franklin Advisers, Inc. (1) Templeton Investment Counsel, LLC (2)</b>
Franklin Income VIP Fund, Class 2 (1)	Income.
Templeton Foreign VIP Fund, Class 2 (2)	Long-term capital growth.
Templeton Global Bond VIP Fund, Class 2 (1)	Current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>Ivy Funds Variable Insurance Portfolios</b>	<b>Waddell &amp; Reed Investment Management Company</b>
Ivy Funds VIP Balanced	Total return through a combination of capital appreciation and current income.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return with an emphasis on high current income, but also considering capital appreciation.
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Morningstar Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC</i> ("Morningstar") (named Ibbotson Balanced ETF Asset Allocation Portfolio prior to May 1, 2016)	Capital appreciation and some current income.
Morningstar Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i> (named Ibbotson Growth ETF Asset Allocation Portfolio prior to May 1, 2016)	Capital appreciation.
Morningstar Income and Growth ETF Asset Allocation Portfolio – <i>Morningstar</i> (named Ibbotson Income and Growth ETF Asset Allocation Portfolio prior to May 1, 2016)	Current income and capital appreciation.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Investment Advisers LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I	Seeks long-term growth of capital; current income is a secondary goal.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I	Seeks growth of capital.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Real Return Portfolio, Advisor Class	Seeks maximum real return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks to provide long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
UIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
UIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company and Morgan Stanley Investment Management Limited</i>	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
UIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.

\* These funds are part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds' investment adviser and Ameritas Investment Partners, Inc. are indirect subsidiaries of Ameritas. Calvert Investment Distributors, Inc., the underwriter for these funds, is also an indirect subsidiary of Ameritas.

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\*\*\* The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

**2. Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2015.**

**3. The Asset Allocation Program section of your prospectus and SAI is deleted and replaced with the following:**

#### **ASSET ALLOCATION PROGRAM**

We may offer an asset allocation program using models. However, you have the ability to construct your own asset allocation plan from among the Investment Options available in your Policy. Asset allocation programs using models are intended to match model risk tolerance and investment objectives with the Investment Options available in your Policy.

To assist you in your selection of an asset allocation model, we offer an Asset Allocation Program (the "Program"). The Program consists of models that were developed by an unaffiliated third party investment adviser. The unaffiliated third party investment adviser provided research and business support services relating to the models and selected the specific funds to populate each model from those available in the Policy. Ameritas Life paid for these consultant services at no additional cost to the Policy Owners.

Ameritas Investment Corp. ("AIC"), an affiliate of ours, has served as discretionary investment adviser for Program participants solely in connection with the development and periodic updates to the model portfolios. In this regard, AIC has entered into an investment advisory agreement with each Policy Owner participating in the Program. In its role as investment adviser, AIC relied upon the recommendations of third parties to provide research and business support services and select the specific funds to populate the models. AIC's role as investment adviser for development of and periodic updates to the models will terminate on August 1, 2016, and the models in the Program will no longer undergo periodic updates.

### **Important Information Concerning the Asset Allocation Program after August 1, 2016**

On and after August 1, 2016, the models in the Program will no longer undergo periodic updates (the models will become "static"). The investment advisory agreement you have previously entered into with AIC will terminate, and AIC will no longer make updates to the models. Policy Owners will receive notice of the termination of their investment advisory agreement and additional notice that the models are becoming static. The models will remain invested in accordance with the most recent model allocations. You may continue rebalancing your allocation among the funds in your particular static model on a quarterly basis. You will not be required to take any action if you wish to continue participating in a static model. You may allocate to a different static model or discontinue participating in static models after August 1, 2016.

To participate in the Program:

- **You are responsible for determining which model is best for you.** Your financial adviser can help you make this determination and may provide you with an investor questionnaire to help you define your investing style. There is no guarantee that the model you select is appropriate to your ability to withstand investment risk. We are not responsible for your selection of a specific investment option or model, or your decision to change to a different Investment Option.
- You must allocate all of your Policy Value to one asset allocation model. We must receive notice of your asset allocation model election by Written Notice before we can begin a Program for you. Only you can select which model is best for you. The Asset Allocation questionnaire can be an aid, but is just a tool; you will make your own selection. You may wish to consult with your own financial professional to determine whether participation in the Program is best for you, and if so, which model is most suitable.
- If you are currently participating in a Program model and you make changes to your allocations outside the model, you will be considered as having withdrawn from the Program. You will be required to communicate with the Service Center if you wish to make a transfer or trade. The Service Center will communicate that your election to execute a trade will result in the discontinuance of the Program for your Policy prior to you being able to execute any telephone transaction.
- You may participate in quarterly rebalancing where each quarter we will automatically rebalance the Subaccount values to be consistent with the allocation percentages for the Program model that you selected. Such rebalancing will be disclosed in quarterly statements to you. Performance of each model is updated monthly on our website and is available upon request.

The Program consists of five models, ranging from aggressive to conservative. On and after August 1, 2016, the static models will retain these descriptions.

- **Aggressive Model** – The Aggressive Model is for long-term investors who want high growth potential and do not need current income. The model may entail substantial year-to-year volatility in exchange for potentially higher long-term returns. Losses are still possible.
- **Capital Growth Model** – The Capital Growth Model is for long-term investors who want good growth potential and do not need current income. The model entails a fair amount of volatility, but not as much as the Aggressive Model. Losses are still possible.
- **Balanced Model** – The Balanced Model is for long-term investors who do not need current income and want some growth potential. The model is likely to entail some fluctuations, but presents less volatility than the overall equity market. Losses are still possible.
- **Moderate Model** – The Moderate Model is for investors who seek current income and stability, with modest potential for increase in the value of their investments. Losses are still possible.
- **Conservative Model** – The Conservative Model is for investors who seek current income and stability, and are less concerned about growth. Losses are still possible.

The *Adding, Deleting, or Substituting Variable Investment Options* Section describes how changes to the Subaccounts' underlying portfolios will be addressed once the Program becomes static.

### **Potential Conflicts of Interest Relating to Program Models**

We, and our affiliates, managed the competing interests that had the potential to influence the decision making with regard to the models by engaging a third party investment adviser to design the models and select the Investment Options for such models. Such competing interests include the following: AIC is compensated by us as principal underwriter for the Policies and as a distributor for a majority of our Policies. Calvert Variable Products, Inc. and Calvert Variable Series, Inc. (the "Calvert Funds"), have portfolios offered through the Policy. The Calvert Funds are advised by Calvert Investment Management, Inc. ("CIM"), an affiliate of ours, and certain of the Calvert Funds are subadvised by Ameritas Investment Partners, Inc. ("AIP") also an affiliate of ours. CIM and AIP are compensated for administrative, advisory and sub-advisory services they provide to Calvert Funds. Calvert Fund portfolios may or may not be included in the models. We may receive administrative services fees from other portfolios that are available as Investment Options or distribution fees. As a result of these competing interests the affiliated parties faced in this Program, there was an increased potential risk of a conflict of interest in these arrangements.



There is no additional charge for selecting the Program. Although asset allocation programs are intended to mitigate investment risk, there is a risk that investing pursuant to a model will still result in losses. The models will remain unchanged, thus, the percentages of your Policy value allocated to each portfolio within the selected model will not be changed by us, and subsequent purchase payments will be invested in the same model unless we receive new instructions. Over time, the static model you select may no longer align with its original investment objective due to the effects of underlying portfolio performance and changes in underlying portfolio investment objectives. Therefore, your investment may no longer be consistent with your objectives. Portfolio rebalancing may help address this risk, but this is not guaranteed. You should consult with your financial professional about how to keep your allocations in line with your current investment goals.

We may discontinue the Asset Allocation Program at any time. We reserve the right to modify the terms of the Program. We may configure new static models from time to time. We will provide advance notice of any such changes to the Program and inform you of your options.

All other provisions of your Policy remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V, Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account  
("Separate Accounts")**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore! and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent! and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2015**

**Supplement Dated January 29, 2016**

On January 1, 2016, the subadviser to the Alps Variable Investment Trust portfolios, Ibbotson Associates, Inc., a wholly-owned subsidiary of Morningstar, Inc., merged with and into Morningstar Associates, LLC, another wholly-owned subsidiary of Morningstar, Inc. On the same day, Morningstar Associates, LLC changed its name to Morningstar Investment Management LLC.

Accordingly, effective January 1, 2016, the list of variable investment options in your prospectus is revised to read as follows:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Ibbotson Balanced ETF Asset Allocation Portfolio, Class II – <i>Morningstar Investment Management LLC ("Morningstar")</i>	Capital appreciation and some current income.
Ibbotson Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Capital appreciation.
Ibbotson Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Morningstar</i>	Current income and capital appreciation.

All other provisions of your Policy remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V, Ameritas Variable Separate Account VA-2,  
Carillon Account, and Carillon Life Account  
("Separate Accounts")**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, Overture Viva!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II SA & VA II  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2015**

**and Statements of Additional Information**

**Supplement Dated January 14, 2016**

The Asset Allocation Program (the "Program") disclosure in your prospectus is revised to reflect that Ameritas Life has engaged an unaffiliated third party investment expert to provide the fund-specific model recommendations that were previously provided by Ameritas Investment Partners, Inc. ("AIP"). Accordingly, the prospectus and SAI disclosure relating to the Program is revised to remove references to AIP as providing these services and to delete references to certain conflicts of interest related to AIP. The unaffiliated third party investment expert provides research and business support services relating to the models and selects the specific funds to populate each model from those available in the product. Ameritas Life pays for these consultant services at no additional cost to Policy Owners.

All other provisions of your Policy remain as stated in your Policy and prospectus as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V, Ameritas Variable Separate Account VA-2,  
Carillon Account and Carillon Life Account  
("Separate Accounts")**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II, Overture Bravo!,  
Overture Encore!, Overture Life SPVUL, Overture Annuity, Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2015**

**Supplement Dated September 29, 2015**

The contractual advisory fee rate of the Universal Institutional Funds, Inc. Emerging Markets Equity Portfolio, Class I (the "Portfolio") and total expense ratio cap of the Portfolio's Class I shares have been decreased, effective September 30, 2015. Accordingly, effective September 30, 2015, the following table replaces the Portfolio Company Operating Expenses table in your Policy prospectus for the Portfolio:

Subaccount's underlying Portfolio Name *	Management Fees	12b-1 Fees**	Other Fees	Acquired Fund Fees and Expenses	Total Portfolio Fees	Waivers and Reductions	Total Expenses after Waivers and Reductions, if any
<b>UIF, Class I</b>							
Emerging Markets Equity	0.95%	-	0.45%	-	1.40%	0.05%	1.35% <sup>(1)(2)</sup>

**UIF (1)** The Management Fees have been restated to reflect the decrease in the advisory fee schedule effective September 30, 2015.

**UIF (2)** The Portfolio's "Adviser," Morgan Stanley Investment Management Inc., has agreed to reduce its advisory fee and/or reimburse the Portfolio so that Total Portfolio Fees, excluding certain investment related expenses, taxes, interest and other extraordinary expenses (including litigation), will not exceed 1.35%. The fee waivers and/or expense reimbursements will continue for at least one year or until such time as the Board of Directors of The Universal Institutional Funds, Inc. (the "Fund") acts to discontinue all or a portion of such waivers and/or reimbursements when it deems such action is appropriate.

\* Short cites are used in this list. The **INVESTMENT OPTIONS** section uses complete Portfolio names.

\*\* Portfolios pay 12b-1 fees to us pursuant to Rule 12b-1 under the Investment Company Act of 1940, which allows investment companies to pay fees out of portfolio assets to those who sell and distribute portfolio shares. Some portfolios may also pay 0.05 to 0.25 percent of annual portfolio assets for us to provide shareholder support and marketing services.

All other provisions remain as stated in your Contract or Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract or Policy  
with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated May 1, 2015**

Subaccount underlying portfolios available as variable investment options for your Policy are listed in the chart below.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP EAFE International Index Portfolio, Class I – <i>World Asset Management, Inc.</i>	Index: MSCI EAFE Index.
Calvert VP Investment Grade Bond Index Portfolio – <i>Ameritas Investment Partners, Inc. ("AIP")</i>	Index: Barclays Capital Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio – <i>AIP</i>	Index: NASDAQ 100® Index.
Calvert VP Natural Resources Portfolio – <i>AIP</i>	Capital growth.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio ** – <i>AIP</i>	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio, Class I ** – <i>AIP</i>	Index: S&P MidCap 400 Index.
Calvert VP SRI Large Cap Value Portfolio ***	Long-term capital appreciation.
Calvert VP Volatility Managed Moderate Growth Portfolio, Class F – <i>AIP and Milliman Financial Risk Management, LLC ("Milliman")</i>	Income and capital growth.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP SRI Balanced Portfolio, Class I ***	Income and capital growth.
<b>Columbia Funds Variable Series Trust II</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2	Long-term capital growth.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – Subadviser(s)	Portfolio Type / Summary of Investment Objective
<b>Deutsche Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Capital Growth VIP Portfolio, Class A	Long-term growth of capital.
Deutsche CROCI® International VIP Portfolio, Class A (named Deutsche International VIP Portfolio prior to May 1, 2015)	Long-term growth of capital.
<b>Deutsche Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
Deutsche Global Growth VIP Portfolio, Class A	Long-term capital growth.
Deutsche Money Market VIP Portfolio, Class A	Money market, current income.
Deutsche Small Mid Cap Value VIP Portfolio, Class A	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio **** (2,3)	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio **** (2,3)	Index: S&P 500® Index. **
Fidelity® VIP High Income Portfolio **** (2,3)	Income and growth.
Fidelity® VIP Investment Grade Bond Portfolio **** (1,3)	Bond.
Fidelity® VIP Mid Cap Portfolio **** (2,3)	Long-term growth.
<i>Subadvisers: (1) Fidelity Investments Money Management, Inc.; (2) FMR Co., Inc.; and (3) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>Templeton Investment Counsel, LLC (1) Franklin Advisers, Inc. (2)</b>
Templeton Foreign VIP Fund, Class 2 (1)	Long-term capital growth.
Templeton Global Bond VIP Fund, Class 2 (2)	Current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>ALPS Variable Investment Trust</b>	<b>ALPS Advisors, Inc.</b>
Ibbotson Balanced ETF Asset Allocation Portfolio, Class II – <i>Ibbotson Associates, Inc. ("Ibbotson")</i>	Capital appreciation and some current income.
Ibbotson Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Capital appreciation.
Ibbotson Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Current income and capital appreciation.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return.
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Management LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I – <i>Neuberger Berman LLC ("NB LLC")</i>	Seeks long-term growth of capital; current income is a secondary goal.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I – <i>NB LLC</i>	Seeks growth of capital.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.

<b>FUND NAME</b> Portfolio Name – Subadviser(s)	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
UIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
UIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company and Morgan Stanley Investment Management Limited</i>	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
UIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.

- \* These funds are part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Ameritas Life. The funds' investment adviser and Ameritas Investment Partners, Inc. are indirect subsidiaries of Ameritas. Calvert Investment Distributors, Inc., the underwriter for these funds, is also an indirect subsidiary of Ameritas.
- \*\* "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations of liabilities on behalf of S&P as set forth in the Licensing Agreement between us and S&P.
- \*\*\* Sustainable and Responsible Investment ("SRI")
- \*\*\*\* The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2014.

All other provisions remain as stated in your Contract or Policy and prospectus, as supplemented.

**Please retain this supplement with the current prospectus for your variable  
Contract or Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:  
Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL,  
and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2014**

**Supplement Dated January 30, 2015**

The Board of Trustees of the MFS® Research International Series (the "Target Fund") has approved the proposed reorganization of the Target Fund into the MFS® Research International Portfolio (the "Acquiring Fund"). The proposed transaction is still subject to approval by the shareholders of the Target Fund at a shareholders' meeting expected to be held in March 2015. The reorganization is expected to occur on or about March 27, 2015. No assurance can be given that the reorganization will occur.

Under the terms of the proposed Agreement and Plan of Reorganization, the Target Fund's assets and liabilities would be transferred to the Acquiring Fund in return for shares of the Acquiring Fund with equal total net asset value as of the valuation date. These Acquiring Fund shares would be distributed pro rata to shareholders of the Target Fund in exchange for their Target Fund shares. Current Target Fund shareholders would thus become shareholders of the Acquiring Fund and receive shares of the Acquiring Fund with a total net asset value equal to that of their shares of the Target Fund at the time of the reorganization. The proposed transaction is expected to be a tax-free event for federal income tax purposes.

If the reorganization occurs, Ameritas Life Contract and Policy Owners who are invested in the Subaccount corresponding to the Target Fund will become invested in the Subaccount corresponding to the Acquiring Fund. Specifically, such Owners will receive units of the Subaccount investing in the Initial Class shares of the Acquiring Fund equal to the value of their units of the Subaccount investing in the Initial Class shares of the Target Fund.



If the reorganization occurs, Ameritas Life will add a Subaccount corresponding to the Acquiring Fund to the investment options in your Policy and all references to the Target Fund in your prospectus are deleted and replaced as follows:

1. The list of variable investment options is revised to include MFS® Research International Portfolio, Initial Class.

FUND NAME Portfolio Name – Subadviser(s)	INVESTMENT ADVISER Portfolio Type / Summary of Investment Objective
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® Research International Portfolio, Initial Class	Seeks capital appreciation.

2. In the prospectuses for Overture Medley® and Excel Performance VUL, the table of **PORTFOLIO COMPANY OPERATING EXPENSES** for the year ended December 31, 2013 is revised to include the following:

Subaccount's underlying Portfolio Name *	Management Fees	12b-1 Fees	Other Fees	Acquired Fund Fees and Expenses	Total Portfolio Fees	Waivers and Reductions	Total Expenses after Waivers and Reductions, if any
<b>MFS® VIT II, Initial Class</b>							
Research International	0.90	-	0.10	-	1.00	-	1.00

\* Short cites are used in this list. The **INVESTMENT OPTIONS** section uses complete Portfolio names.

All other provisions remain as stated in your Contract or Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract or Policy with Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 800-745-1112.**

**Ameritas Life Insurance Corp.**

**Ameritas Variable Separate Account V,  
Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II,  
Overture Bravo!, Overture Encore!, and Overture Annuity III-Plus  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL, and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III,  
Overture Accent!, and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL (NY)  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2014**

**Supplement Dated September 18, 2014**

The Board of Directors of Calvert Variable Products, Inc. ("CVP") has approved a resolution to reorganize the Calvert VP Inflation Protected Plus Portfolio into the Calvert VP Investment Grade Bond Index Portfolio (the "Reorganization"). Each Portfolio is a series of Calvert Variable Products, Inc.

The CVP Board has recommended approval of the Reorganization by shareholders of the Calvert VP Inflation Protected Plus Portfolio. If the Reorganization is approved by the shareholders of the Calvert VP Inflation Protected Plus Portfolio, it will be merged into the Calvert VP Investment Grade Bond Index Portfolio on or about November 14, 2014. If your variable annuity Contract or variable life insurance Policy remains allocated to the Subaccount corresponding to the Calvert VP Inflation Protected Plus Portfolio at the time the Reorganization is consummated, those units will be replaced by units corresponding to the Calvert VP Investment Grade Bond Index Portfolio, and thereafter the value of your Contract or Policy will depend on the performance of the Calvert VP Investment Grade Bond Index Portfolio rather than the Calvert VP Inflation Protected Plus Portfolio. The number of Calvert VP Investment Grade Bond Index Portfolio units you receive will depend on the value of your Calvert VP Inflation Protected Plus Portfolio units at the time the Reorganization takes place.

If the Reorganization is approved, your prospectus is revised by deleting all mention of the Calvert VP Inflation Protected Plus Portfolio at the time of the Reorganization.

All other provisions remain as stated in your Contract or Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract or Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 1-800-745-1112.**

**Ameritas Life Insurance Corp.**

**Ameritas Variable Separate Account V, Ameritas Variable Separate Account VL,  
Ameritas Variable Separate Account VA, Ameritas Variable Separate Account VA-2,  
Carillon Life Account and Carillon Account**

**Supplement to:**

**Corporate Benefit VUL, Overture Applause!, Overture Applause! II, Overture Bravo!,  
Overture Encore!, Executive Select, Regent 2000, Overture Annuity III-Plus and Allocator 2000 Annuity  
Prospectuses Dated May 1, 2007**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Overture Ovation!, Protector hVUL and Excel Accumulator  
Prospectuses Dated May 1, 2008**

**Overture Annuity II, Overture Annuity III, Overture Accent! and Overture Acclaim!  
Prospectuses Dated September 1, 2009**

**VA I and VA II SA and VA II  
Prospectuses Dated December 31, 2009**

**Designer Annuity and Excel Performance VUL (NY)  
Prospectuses Dated May 1, 2010**

**Allocator 2000  
Prospectus Dated September 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Medley!  
Prospectus Dated May 1, 2013**

**Excel Performance VUL and Overture Medley®  
Prospectuses Dated May 1, 2014**

**Supplement Dated August 7, 2014**

Effective August 11, 2014, the "DWS Funds" will become known as the "Deutsche Funds" and the below-listed DWS funds and share classes, as applicable, will be renamed as follows:

<b>Former Fund Name</b> Former Portfolio Name	<b>New Fund Name</b> New Portfolio Name
<b>DWS Investments VIT Funds</b> DWS Equity 500 Index VIP Portfolio, Class A DWS Small Cap Index VIP Portfolio, Class A	<b>Deutsche Investments VIT Funds</b> Deutsche Equity 500 Index VIP Portfolio, Class A Deutsche Small Cap Index VIP Portfolio, Class A
<b>DWS Variable Series I</b> DWS Capital Growth VIP Portfolio, Class A DWS International VIP Portfolio, Class A	<b>Deutsche Variable Series I</b> Deutsche Capital Growth VIP Portfolio, Class A Deutsche International VIP Portfolio, Class A
<b>DWS Variable Series II</b> DWS Global Growth VIP Portfolio, Class A DWS Money Market VIP Portfolio, Class A DWS Small Mid Cap Value Portfolio, Class A	<b>Deutsche Variable Series II</b> Deutsche Global Growth VIP Portfolio, Class A Deutsche Money Market VIP Portfolio, Class A Deutsche Small Mid Cap Value Portfolio, Class A

Not all portfolios are available as variable investment options in your Policy. Consult your prospectus, as supplemented, for a complete list of variable investment options.

All other provisions of your Policy remain as stated in your Policy and prospectus, as supplemented.

**Please retain this Supplement with the current prospectus for your variable Policy with  
Ameritas Life Insurance Corp.**

**If you do not have a current prospectus, please contact Ameritas Life at 1-800-745-1112.**

**Ameritas Life Insurance Corp.  
("Ameritas Life")**

**Carillon Life Account  
("Separate Account")**

**Supplement to:  
Executive Edge  
Prospectus dated November 5, 2007, as supplemented  
Supplement dated July 1, 2014**

This supplement describes changes to the Depositor of your Executive Edge Contract. You should read this information carefully and retain this supplement for future reference together with the Prospectus for your Contract. (All capitalized terms used but not defined herein have the same meaning as those included in the Prospectus.)

As we previously informed you in a supplement dated February 7, 2014, the Boards of Directors of The Union Central Life Insurance Company ("Union Central Life") and Ameritas Life Insurance Corp. ("Ameritas Life") approved an Agreement and Plan of Merger on December 5, 2013 for Union Central Life to merge with and into Ameritas Life (the "Merger"). The Merger also was approved by the Nebraska Department of Insurance, the domicile state of both companies. As a result of the Merger, effective on July 1, 2014, Ameritas Life assumed legal ownership of all the assets of the Carillon Life Account, as well as the general account assets of Union Central Life, and became directly liable for Union Central's obligations with respect to outstanding contracts. Ameritas Life is amending the prospectus for the Executive Edge Contracts (the "Contracts") for the purpose of providing information regarding the Merger.

The Merger did not affect the terms of, or the rights and obligations under, the Contracts, other than to reflect the change to the company that provides your Contract benefits from Union Central Life to Ameritas Life. You will receive a contract endorsement from Ameritas Life reflecting the change from Union Central Life to Ameritas Life.

**Prospectus Updates**

1. All references to "The Union Central Life Insurance Company" or "Union Central Life," are replaced with "Ameritas Life Insurance Corp." or "Ameritas Life." The terms "we," "us," "our" and "Company" are also used to describe Ameritas Life.
2. Contact information for Ameritas Life is as follows:

Ameritas Life Insurance Corp.  
Service Center  
P.O. Box 82550  
Lincoln, Nebraska 68501  
or  
5900 "O" Street  
Lincoln, Nebraska 68510  
Telephone: 1-800-745-1112  
Fax: 1-402-467-7335  
Interfund Transfer Request Fax: 1-402-467-7923  
ameritas.com

3. The following replaces the paragraphs and heading "General Information About Union Central, the Separate Account and the Portfolios" in the prospectus:

**GENERAL INFORMATION ABOUT AMERITAS LIFE INSURANCE CORP.,  
THE SEPARATE ACCOUNT AND THE PORTFOLIOS**

**AMERITAS LIFE INSURANCE CORP.**

Ameritas Life Insurance Corp. ("Ameritas Life"), 5900 "O" Street, Lincoln, Nebraska 68510, is a Nebraska stock life insurance company organized in 1887 under the laws of Nebraska.

Ameritas Life is an indirect, wholly owned subsidiary of Ameritas Mutual Holding Company ("Ameritas"), a Nebraska mutual holding company.

Effective July 1, 2014, The Union Central Life Insurance Company ("Union Central Life") merged with and into Ameritas Life. Union Central Life was a subsidiary of Ameritas Life, and an indirect, wholly owned subsidiary of Ameritas.

Upon the merger, Ameritas Life acquired from Union Central Life all of Union Central Life's assets, and became directly liable for Union Central Life's liabilities and obligations with respect to all Contracts issued by Union Central Life then outstanding. The Contracts are now Contracts of Ameritas Life, which will service and maintain them in accordance with their terms. The merger did not affect any provisions of, or rights or obligations under, the Contracts. As a result of the merger, the Carillon Life Account became a separate account of Ameritas Life.

### **CARILLON LIFE ACCOUNT**

The Carillon Life Account is one of our separate accounts. It is registered with the SEC as a unit investment trust under the Investment Company Act of 1940, as amended. Such registration does not mean that the SEC supervises the management or investment practices or policies of the Carillon Life Account.

The Carillon Life Account was established on July 10, 1995, as a segregated investment account. On July 1, 2014, Union Central Life merged with and into Ameritas Life, so that Ameritas Life is now the depositor of the Carillon Life Account. The Carillon Life Account survived the merger intact.

Although the assets of Carillon Life Account belong to us, those assets are held separately from our other assets, and are not chargeable with our liabilities incurred in any other business operations. Accordingly, the income, capital gains, and capital losses incurred on the assets of Carillon Life Account are credited to or charged against the assets of Carillon Life Account, without regard to the income, capital gains or capital losses arising out of any other business we may conduct. Therefore, the investment performance of Carillon Life Account is entirely independent of both the investment performance of our general assets and the performance of any other of our separate accounts.

4. The following replaces the section "Financial Statements" appearing in the prospectus:

### **FINANCIAL STATEMENTS**

The audited financial statements of Carillon Life Account and the audited financial statements of Ameritas Life, the audited financial statements of Union Central Life, the audited financial statements of Acacia Life Insurance Company, and the unaudited pro forma financial data of Ameritas Life reflecting the Merger on a pro forma basis are included in the Statement of Additional Information. To request a free copy of the Statement of Additional Information, write or call us using the contact information provided herein.

If you have any questions regarding the Merger, please contact us at P.O. Box 82550, Lincoln, NE 68501, 1-800-745-1112.

All other provisions of your Contract remain as stated in your Contract and prospectus, as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract.**

**If you do not have a current prospectus, please contact Ameritas Life at 1-800-745-1112.**

**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Supplement Dated May 1, 2014**

**1. Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>FUND NAME</b> Portfolio Name – <i>Subadviser(s)</i>	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP EAFE International Index Portfolio, Class I – <i>World Asset Management, Inc.</i>	Index: MSCI EAFE Index.
Calvert VP Inflation Protected Plus Portfolio – <i>Ameritas Investment Partners, Inc. ("AIP")</i>	Current income.
Calvert VP Investment Grade Bond Index Portfolio – <i>AIP</i> (includes assets merged from Calvert VP Income as of April 30, 2014)	Index: Barclays Capital Aggregate Bond Index.
Calvert VP Nasdaq 100 Index Portfolio – <i>AIP</i>	Index: NASDAQ 100® Index.
Calvert VP Natural Resources Portfolio – <i>AIP</i>	Capital growth.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP</i> (includes assets merged from Calvert VP Small Cap Growth as of April 30, 2014)	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio ** – <i>AIP</i> (includes assets merged from Calvert VP SRI Equity as of April 30, 2014)	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio, Class I ** – <i>AIP</i>	Index: S&P MidCap 400 Index.
Calvert VP SRI Large Cap Value Portfolio ***	Long-term capital appreciation.
Calvert VP Volatility Managed Moderate Portfolio, Class F – <i>AIP and Milliman</i>	Current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP SRI Balanced Portfolio, Class I ***	Income and capital growth.
<b>Columbia Funds Variable Series Trust 2</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2	Long-term capital appreciation.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>DWS Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Capital Growth VIP Portfolio, Class A	Long-term growth of capital.
DWS International VIP Portfolio, Class A	Long-term growth of capital.

FUND NAME	INVESTMENT ADVISER
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>DWS Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Global Growth VIP Portfolio, Class A	Long-term capital growth.
DWS Money Market VIP Portfolio, Class A	Money market, current income.
DWS Small Mid Cap Value VIP Portfolio, Class A	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio **** <sup>1,2</sup>	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio **** <sup>1,2</sup>	Index: S&P 500® Index. **
Fidelity® VIP High Income Portfolio **** <sup>1,2</sup>	Income and growth.
Fidelity® VIP Mid Cap Portfolio **** <sup>1,2</sup>	Long-term growth.
<i>Subadvisers: (1) FMR Co., Inc. and (2) other investment advisers serve as sub-advisers for the fund.</i>	
<b>Franklin Templeton Variable Insurance Products Trust</b>	<b>Franklin Advisers, Inc.</b>
Templeton Global Bond VIP Fund, Class 2	Current income, consistent with preservation of capital, with capital appreciation as secondary.
<b>ALPS Variable Investors Trust</b>	<b>ALPS Advisors, Inc.</b>
Ibbotson Balanced ETF Asset Allocation Portfolio, Class II – <i>Ibbotson Associates, Inc. ("Ibbotson")</i>	Capital appreciation and some current income.
Ibbotson Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Capital appreciation.
Ibbotson Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Current income and capital appreciation.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Research International Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>MFS® Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS® High Yield Portfolio, Initial Class	Seeks total return.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Management LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I – <i>Neuberger Berman ("NB")</i>	Seeks long-term growth of capital; current income is secondary.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I – <i>NB</i>	Seeks growth of capital.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	Seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Low Duration Portfolio, Administrative Class	Seeks maximum total return.
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks long-term capital growth. Income is a secondary objective.

FUND NAME	INVESTMENT ADVISER
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
UIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
UIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company and Morgan Stanley Investment Management Limited</i>	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
UIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.

- \* These funds are part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Union Central Life. The funds' investment adviser and Ameritas Investment Partners, Inc. are indirect subsidiaries of Ameritas. Calvert Investment Distributors, Inc., the underwriter for these funds, is also an indirect subsidiary of Ameritas.
- \*\* "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. The Statement of Additional Information sets forth certain additional disclaimers and limitations of liabilities on behalf of S&P as set forth in the Licensing Agreement between us and S&P.
- \*\*\* Sustainable and Responsible Investment ("SRI")
- \*\*\*\* The "Initial Class" of these portfolios are available for Excel Choice and Excel Executive Edge and "Service Class 2" portfolios are available for VA I, VA II and VA II SA.

- Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2013.
- The sixth bullet of the **Asset Allocation Program** section is revised to read as follows:  
If you are currently participating in a Program model and you make changes to your allocations outside the model, you will not receive future notifications of model changes. You will then be considered as having withdrawn from the Program and as having cancelled your relationship with AIC for purposes of implementing the Program with your Policy. You will be required to communicate with the Service Center if you wish to make a transfer or trade. The Service Center will communicate that your election to execute a trade will result in the discontinuance of the Program for your Policy prior to you being able to execute any telephone transaction.
- Union Central Life has voluntarily withdrawn its license in New York effective September 30, 2013. Although Union Central Life no longer issues new insurance business in New York, existing policies continue to be serviced by Union Central Life pursuant to an official Plan approved by the New York Department of Financial Services as provided for under New York insurance laws and regulations.
- The Legal Proceedings section in your prospectus is deleted and replaced with the following:

#### **LEGAL PROCEEDINGS**

We and our subsidiaries, like other life insurance companies, are subject to regulatory and legal proceedings in the ordinary course of our business. Certain of the proceedings we are involved in assert claims for substantial amounts. While it is not possible to predict with certainty the ultimate outcome of any pending or future case, legal proceeding or regulatory action, we do not expect the ultimate result of any of these actions to result in a material adverse effect on the Separate Account, our ability to meet our obligations under the Policies, or AIC's ability to perform its obligations. Nonetheless, given the large or indeterminate amounts sought in certain of these matters, and the inherent unpredictability of litigation, it is possible that an adverse outcome in certain matters could, from time to time, have a material adverse effect on any or all of the above.

- APPENDIX B – ILLUSTRATIONS** is hereby deleted from the Excel Choice and Excel Executive Edge prospectuses.

All other provisions of your Contract remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable contract issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-745-1112.**



**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Excel Accumulator  
Prospectus Dated May 1, 2008**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated February 7, 2014**

The Boards of Directors of Union Central Life and Ameritas Life Insurance Corp. ("Ameritas Life") approved an Agreement and Plan of Merger on December 5, 2013 ("Agreement"). Pursuant to the Agreement, Union Central Life will merge with and into Ameritas Life on or about July 1, 2014 (the "Merger"). Union Central Life is currently a wholly-owned subsidiary of Ameritas Life and both companies are indirect, wholly-owned subsidiaries of Ameritas Mutual Holding Company.

The Merger also has been approved by the Nebraska Department of Insurance, the domicile state of both companies.

When the Merger becomes effective, Ameritas Life will assume legal ownership of all the assets of the Carillon Account and the Carillon Life Account, as well as the general account assets of Union Central Life, and become directly liable for Union Central Life's obligations with respect to outstanding contracts. The owner of each Union Central Life variable life insurance and variable annuity contract (the "Contracts") will become a contract owner of Ameritas Life by operation of law. Ameritas Life will become directly liable for Union Central Life's obligations with respect to the Contracts then outstanding. Ameritas Life's contractual obligations to you will be identical to those obligations that Union Central Life currently has to you.

The Merger will not affect the terms of, or the rights and obligations under, the Contracts, other than to reflect the change to the company that provides your Contract benefits from Union Central Life to Ameritas Life.

You will receive a contract endorsement from Ameritas Life reflecting the change from Union Central Life to Ameritas Life. In addition, new registration statements will be filed with the Securities and Exchange Commission changing the depositor of your Contract to Ameritas Life, and updated information will be sent to all former Union Central Life contract owners after the Merger becomes effective.

All other Contract provisions remain as stated in the policies and prospectuses, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable Contract.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902.**

**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
("Separate Account")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Supplement Dated October 4, 2013**

The Calvert Variable Series, Inc. Board of Directors approved, effective as of September 11, 2013, (1) the removal of New Amsterdam Partners LLC ("New Amsterdam") as an investment subadvisor for Calvert VP SRI Balanced Portfolio (the "Portfolio") and (2) the assumption of responsibility by the current investment advisor, Calvert Investment Management, Inc., for the day to day management of the equity assets previously managed by New Amsterdam.

Therefore, in the Separate Account Variable Investment Options section of your prospectus, the reference to New Amsterdam as subadvisor to the Portfolio is removed.

The average annual expense ratio assumption referenced in Appendix B – Illustrations is updated to 0.859%. Please contact us at the phone number below if you would like a revised illustration.

Please see the Portfolio prospectus, as supplemented, for more information.

All other provisions of your Contract remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902.**

**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Excel Accumulator  
Prospectus Dated May 1, 2008**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Performance VUL  
Prospectus Dated May 1, 2010**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated August 28, 2013**

Effective on or about September 3, 2013, Dreman Value Management, L.L.C. will no longer serve as subadvisor to the DWS Small Mid Cap Value VIP Portfolio, Class A of the DWS Variable Series II. The Separate Account Variable Investment Options chart in your prospectus is updated to remove reference to Dreman Value Management, L.L.C. as subadvisor to this Portfolio.

Please see the respective DWS Small Mid Cap Value VIP Portfolio, Class A prospectus, as supplemented, for more information.

All other provisions of your Policy remain as stated in your Policy and prospectus as previously supplemented.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902.**

**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Choice and Excel Executive Edge  
Prospectuses Dated November 5, 2007**

**Excel Accumulator  
Prospectus Dated May 1, 2008**

**VA I and VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated July 15, 2013**

At its April board meeting, the Board of Trustees of the MFS<sup>®</sup> High Income Series, a series of MFS<sup>®</sup> Variable Insurance Trust (the "Target Fund") approved the proposed reorganization of the Target Fund into the MFS<sup>®</sup> High Yield Portfolio, a series of MFS<sup>®</sup> Variable Insurance Trust II (the "Acquiring Fund"). The proposed reorganization provides for the transfer of assets to and the assumption of liabilities of the Target Fund by the Acquiring Fund in exchange solely for shares of the Acquiring Fund and the distribution of Acquiring Fund shares to the shareholders of the Target Fund in complete liquidation and termination of the Target Fund. The proposed reorganization is subject to approval by the shareholders of the Target Fund at a Special Meeting of Shareholders expected to be held on August 8, 2013. Proxies for the reorganization were filed with the SEC. If shareholders approve the reorganization, the reorganization will occur on or around August 16, 2013 (the "Effective Date"). At that time, Union Central Life Contract Owners who are invested in the Subaccount corresponding to the Target Fund will become invested in the Subaccount corresponding to the Acquiring Fund. Specifically, such Contract Owners will receive units of the Subaccount investing in the Initial Class shares of the Acquiring Fund equal to the value of their units of the Subaccount investing in the Initial Class shares of the Target Fund.

As of the Effective Date, Union Central Life will add the Acquiring Fund subaccount investment option to your Contract and will add the following information to your prospectus to describe the underlying portfolio for the investment option.

The list of variable investment options is revised to include MFS<sup>®</sup> High Yield Portfolio, Initial Class.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>MFS<sup>®</sup> Variable Insurance Trust II</b>	<b>Massachusetts Financial Services Company</b>
MFS <sup>®</sup> High Yield Portfolio, Initial Class	Seeks total return with an emphasis on high current income, but also considering capital appreciation.

In addition, at the time of the reorganization, your Contract prospectus is revised by deleting all mention of the MFS<sup>®</sup> Variable Insurance Trust High Income Series, Initial Class. For more information, please refer to the prospectus of the Acquiring Fund.

All other provisions of your Contract will remain as stated in your Contract and prospectus as previously supplemented.

**Please retain this Supplement with the current prospectus for your variable Contract issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902**

**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
("Separate Account")**

**Supplement to:  
Excel Executive Edge  
Prospectus Dated November 5, 2007  
and Statement of Additional Information  
Supplement Dated May 1, 2013**

**1. Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>FUND NAME</b> Portfolio Name – <i>Subadviser(s)</i>	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Objective
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP EAFE International Index Portfolio, Class I – <i>World Asset Management, Inc.</i>	Index: MSCI EAFE Index.
Calvert VP Inflation Protected Plus Portfolio – <i>Ameritas Investment Partners, Inc. ("AIP")</i>	Current income.
Calvert VP Investment Grade Bond Index Portfolio – <i>AIP</i> (named Calvert VP Barclays Capital Aggregate Bond Index Portfolio prior to April 30, 2013)	Index: Barclays Capital Aggregate Bond Index.
Calvert VP NASDAQ 100 Index Portfolio – <i>AIP</i>	Index: NASDAQ 100® Index.
Calvert VP Natural Resources Portfolio – <i>AIP</i>	Capital growth.
Calvert VP Russell 2000 Small Cap Index Portfolio, Class I – <i>AIP</i>	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio ** – <i>AIP</i> (includes assets merged from Calvert VP SRI Strategic Portfolio as of April 30, 2013)	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio, Class I ** – <i>AIP</i>	Index: S&P MidCap 400 Index.
Calvert VP SRI Large Cap Value Portfolio – <i>No Subadviser</i>	Long-term capital appreciation.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP Income Portfolio – <i>No Subadviser</i>	Long-term income.
Calvert VP Small Cap Growth Portfolio – <i>Eagle Asset Management, Inc.</i>	Long-term capital appreciation.
Calvert VP SRI Balanced Portfolio – <i>Equity Portion: New Amsterdam Partners LLC; Fixed Income Portion: No Subadviser</i>	Income and capital growth.
Calvert VP SRI Equity Portfolio – <i>Atlanta Capital Management Company, LLC</i>	Capital growth.
<b>Columbia Funds Variable Series Trust 2</b>	<b>Columbia Management Investment Advisers, LLC</b>
Columbia Variable Portfolio - Select Smaller-Cap Value Fund, Class 2	Long-term capital growth.
Columbia Variable Portfolio - Seligman Global Technology Fund, Class 2	Long-term capital appreciation.
<b>DWS Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Capital Growth VIP Portfolio, Class A	Long-term growth of capital.
DWS International VIP Portfolio, Class A	Long-term growth of capital.
<b>DWS Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Global Growth VIP Portfolio, Class A – (named DWS Global Thematic VIP Portfolio prior to May 1, 2013)	Long-term capital growth.
DWS Money Market VIP Portfolio, Class A	Money market, current income.
DWS Small Mid Cap Value VIP Portfolio, Class A – <i>Dreman Value Management, L.L.C.</i> (named DWS Dreman Small Mid Cap Value VIP Portfolio prior to May 1, 2013)	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio, Initial Class <sup>1,2</sup>	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio, Initial Class <sup>1,2</sup>	Index: S&P 500® Index. **
Fidelity® VIP High Income Portfolio, Initial Class <sup>1,2</sup>	Income and growth.
Fidelity® VIP Mid Cap Portfolio, Initial Class <sup>1,2</sup>	Long-term growth.
<i>Subadvisers: (1) FMR Co., Inc. and (2) other investment advisers serve as sub-advisers for the fund.</i>	

FUND NAME Portfolio Name – Subadviser(s)	INVESTMENT ADVISER Portfolio Type / Summary of Investment Objective
<b>ALPS Variable Investors Trust (Financial Investors Variable Insurance Trust prior to April 30, 2013)</b>	<b>ALPS Advisors, Inc.</b>
Ibbotson Balanced ETF Asset Allocation Portfolio, Class II – <i>Ibbotson Associates, Inc. ("Ibbotson")</i>	Capital appreciation and some current income.
Ibbotson Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Capital appreciation.
Ibbotson Income and Growth ETF Asset Allocation Portfolio, Class II – <i>Ibbotson</i>	Current income and capital appreciation.
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b>	<b>Invesco Advisers, Inc.</b>
Invesco V.I. American Franchise Fund, Series I – (named Invesco Van Kampen V.I. American Franchise Fund prior to April 29, 2013)	Seek capital growth.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Seeks capital appreciation.
MFS® High Income Series, Initial Class	Seeks total return with emphasis on high current income, but also considering capital appreciation.
MFS® Investors Trust Series, Initial Class	Seeks capital appreciation.
MFS® New Discovery Series, Initial Class	Seeks capital appreciation.
MFS® Research International Series, Initial Class	Seeks capital appreciation.
MFS® Total Return Series, Initial Class	Seeks total return.
MFS® Utilities Series, Initial Class	Seeks total return.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Management LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I – <i>Neuberger Berman LLC</i>	Long-term capital growth; current income is secondary.
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio, Class I – <i>Neuberger Berman LLC</i>	Capital growth.
<b>Oppenheimer Variable Account Funds</b>	<b>OFI Global Asset Management, Inc.</b>
Oppenheimer Global Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i> (named Oppenheimer Global Securities Fund/VA prior to April 30, 2013)	The Fund seeks capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares – <i>OppenheimerFunds, Inc.</i>	The Fund seeks capital appreciation.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Total Return Portfolio, Administrative Class	Seeks maximum total return.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks long-term capital growth. Income is a secondary objective.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
UIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.
UIF Emerging Markets Equity Portfolio, Class I – <i>Morgan Stanley Investment Management Company and Morgan Stanley Investment Management Limited</i>	Long-term capital appreciation by investing primarily in growth oriented equity securities of issuers in emerging market countries.
UIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation by investing primarily in equity securities of companies in the U.S. real estate industry, including real estate investment trusts.

\* These funds are part of Ameritas Mutual Holding Company ("Ameritas"), the ultimate parent of Union Central Life. The funds' investment adviser and Ameritas Investment Partners, Inc. (named Summit Investment Advisors, Inc. prior to May 1, 2013) are indirect subsidiaries of Ameritas. Calvert Investment Distributors, Inc., the underwriter for these funds, is also an indirect subsidiary of Ameritas.

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2. Please see the fund prospectuses for more information about subaccount underlying portfolios, including portfolio operating expenses for the year ended December 31, 2012.
3. Ameritas Investment Partners, Inc. was named Summit Investment Advisors, Inc. prior to May 1, 2013. All references to Summit Investment Advisors, Inc. in your prospectus and Statement of Additional Information are changed to Ameritas Investment Partners, Inc. to reflect the name change.
4. The disclosure relating to model performance in the **Asset Allocation Program** section of the prospectus is revised to state that performance of each model is updated monthly on our website.
5. **APPENDIX B – ILLUSTRATIONS** is deleted and replaced with the information on the following pages of this supplement.

All other provisions of your policy remain as stated in your policy and prospectus, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902.**

## **APPENDIX B--ILLUSTRATIONS**

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.860% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2014. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central Life's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central Life has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

The illustrations are based on Union Central Life's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.



**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**VARIABLE UNIVERSAL LIFE INSURANCE**

MALE ISSUE AGE: 36

\$300,000 SPECIFIED AMOUNT

STANDARD NONTOBACCO

**EXCEL EXECUTIVE EDGE**

DEATH BENEFIT OPTION A

VARIABLE INVESTMENT

**\$3,500 ANNUAL PREMIUM**

CASH VALUE ACCUMULATION TEST

**USING CURRENT CHARGES**

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,248	3,063	2,878	2,617	2,432	2,248
2	300,000	300,000	300,000	6,755	6,187	5,641	6,125	5,557	5,011
3	300,000	300,000	300,000	10,532	9,359	8,275	9,901	8,728	7,645
4	300,000	300,000	300,000	14,621	12,595	10,796	13,991	11,965	10,165
5	300,000	300,000	300,000	19,067	15,908	13,214	18,437	15,278	12,584
6	300,000	300,000	300,000	23,893	19,289	15,517	23,325	18,721	14,950
7	300,000	300,000	300,000	29,143	22,744	17,713	28,639	22,240	17,208
8	300,000	300,000	300,000	34,876	26,291	19,813	34,435	25,850	19,372
9	300,000	300,000	300,000	41,173	29,963	21,848	40,795	29,584	21,469
10	300,000	300,000	300,000	48,084	33,754	23,808	47,769	33,439	23,492
15	300,000	300,000	300,000	97,620	56,782	33,879	97,620	56,782	33,879
20	408,086	300,000	300,000	181,796	87,358	44,434	181,796	87,358	44,434
25	617,944	300,000	300,000	318,028	124,686	52,384	318,028	124,686	52,384
30	913,222	300,000	300,000	536,564	170,431	56,492	536,564	170,431	56,492
35	1,339,089	342,972	300,000	884,746	226,604	54,805	884,746	226,604	54,805
40	1,966,003	401,891	300,000	1,436,391	293,628	43,814	1,436,391	293,628	43,814
45	2,910,614	470,846	300,000	2,305,346	372,933	16,250	2,305,346	372,933	16,250
50	4,342,601	552,080	0	3,669,566	466,516	0	3,669,566	466,516	0
55	6,550,938	650,786	0	5,806,951	576,876	0	5,806,951	576,876	0
60	9,894,073	764,426	0	9,206,272	711,286	0	9,206,272	711,286	0
Age 100	13,838,916	871,774	0	13,571,024	854,899	0	13,571,024	854,899	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36

\$300,000 SPECIFIED AMOUNT

STANDARD NONTOBACCO

**EXCEL EXECUTIVE EDGE**

DEATH BENEFIT OPTION A

VARIABLE INVESTMENT

**\$3,500 ANNUAL PREMIUM**

CASH VALUE ACCUMULATION TEST

### USING GUARANTEED CHARGES

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,719	2,552	2,385	2,088	1,921	1,755
2	300,000	300,000	300,000	5,850	5,344	4,858	5,220	4,713	4,228
3	300,000	300,000	300,000	9,231	8,187	7,224	8,601	7,557	6,594
4	300,000	300,000	300,000	12,896	11,092	9,492	12,266	10,462	8,862
5	300,000	300,000	300,000	16,872	14,059	11,660	16,242	13,429	11,030
6	300,000	300,000	300,000	21,184	17,082	13,722	20,616	16,514	13,155
7	300,000	300,000	300,000	25,855	20,152	15,668	25,351	19,648	15,164
8	300,000	300,000	300,000	30,930	23,277	17,504	30,489	22,836	17,062
9	300,000	300,000	300,000	36,479	26,486	19,254	36,100	26,107	18,876
10	300,000	300,000	300,000	42,541	29,771	20,911	42,226	29,455	20,596
15	300,000	300,000	300,000	86,403	49,961	29,566	86,403	49,961	29,566
20	355,149	300,000	300,000	158,213	72,883	34,823	158,213	72,883	34,823
25	526,587	300,000	300,000	271,011	97,747	34,504	271,011	97,747	34,504
30	754,518	300,000	300,000	443,318	123,213	24,655	443,318	123,213	24,655
35	1,060,744	300,000	0	700,841	146,876	0	700,841	146,876	0
40	1,472,995	300,000	0	1,076,192	163,714	0	1,076,192	163,714	0
45	2,033,397	300,000	0	1,610,547	161,331	0	1,610,547	161,331	0
50	2,795,183	300,000	0	2,361,973	96,897	0	2,361,973	96,897	0
55	3,841,626	0	0	3,405,334	0	0	3,405,334	0	0
60	5,288,338	0	0	4,920,711	0	0	4,920,711	0	0
Age 100	6,834,836	0	0	6,702,528	0	0	6,702,528	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36		\$300,000 SPECIFIED AMOUNT
STANDARD NONTOBACCO	<b>EXCEL EXECUTIVE EDGE</b>	DEATH BENEFIT OPTION B
VARIABLE INVESTMENT	<b>\$3,500 ANNUAL PREMIUM</b>	CASH VALUE ACCUMULATION TEST
<b>USING CURRENT CHARGES</b>		

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,058	302,873	3,242	3,058	2,873	2,612	2,428	2,243
2	306,674	306,109	305,567	6,674	6,109	5,567	6,044	5,479	4,937
3	310,321	309,161	308,091	10,321	9,161	8,091	9,690	8,531	7,461
4	314,194	312,203	310,437	14,194	12,203	10,437	13,563	11,572	9,807
5	318,325	315,242	312,617	18,325	15,242	12,617	17,695	14,612	11,986
6	322,725	318,264	314,618	22,725	18,264	14,618	22,158	17,697	14,051
7	327,454	321,299	316,473	27,454	21,299	16,473	26,949	20,795	15,969
8	332,530	324,333	318,171	32,530	24,333	18,171	32,088	23,892	17,730
9	338,081	327,456	319,802	38,081	27,456	19,802	37,703	27,078	19,424
10	344,146	330,662	321,357	44,146	30,662	21,357	43,831	30,347	21,042
15	389,415	351,931	331,022	89,415	51,931	31,022	89,415	51,931	31,022
20	466,264	380,020	341,145	166,264	80,020	41,145	166,264	80,020	41,145
25	590,900	412,578	348,106	290,900	112,578	48,106	290,900	112,578	48,106
30	837,874	448,749	350,292	492,294	148,749	50,292	492,294	148,749	50,292
35	1,231,370	486,516	345,365	813,575	186,516	45,365	813,575	186,516	45,365
40	1,810,283	521,785	329,776	1,322,620	221,785	29,776	1,322,620	221,785	29,776
45	2,682,274	546,726	0	2,124,489	246,726	0	2,124,489	246,726	0
50	4,003,955	548,148	0	3,383,405	248,148	0	3,383,405	248,148	0
55	6,042,005	505,021	0	5,355,818	205,021	0	5,355,818	205,021	0
60	9,127,249	390,219	0	8,492,755	90,219	0	8,492,755	90,219	0
Age 100	12,809,499	0	0	12,509,499	0	0	12,509,499	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36

\$300,000 SPECIFIED AMOUNT

STANDARD NONTOBACCO

**EXCEL EXECUTIVE EDGE**

DEATH BENEFIT OPTION B

VARIABLE INVESTMENT

**\$3,500 ANNUAL PREMIUM**

CASH VALUE ACCUMULATION TEST

### USING GUARANTEED CHARGES

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,083	1,916	1,750
2	305,769	305,266	304,784	5,769	5,266	4,784	5,138	4,636	4,154
3	309,021	307,991	307,041	9,021	7,991	7,041	8,391	7,361	6,411
4	312,472	310,703	309,136	12,472	10,703	9,136	11,841	10,073	8,506
5	316,137	313,399	311,068	16,137	13,399	11,068	15,506	12,768	10,438
6	320,029	316,067	312,831	20,029	16,067	12,831	19,462	15,500	12,263
7	324,184	318,720	314,439	24,184	18,720	14,439	23,680	18,216	13,934
8	328,606	321,335	315,873	28,606	21,335	15,873	28,165	20,894	15,432
9	333,411	323,996	317,220	33,411	23,996	17,220	33,033	23,618	16,842
10	338,625	326,692	318,469	38,625	26,692	18,469	38,310	26,377	18,154
15	378,132	345,081	326,692	78,132	45,081	26,692	78,132	45,081	26,692
20	439,468	364,399	331,008	139,468	64,399	31,008	139,468	64,399	31,008
25	533,726	381,852	328,994	233,726	81,852	28,994	233,726	81,852	28,994
30	677,723	392,078	316,721	377,723	92,078	16,721	377,723	92,078	16,721
35	901,703	384,822	0	595,762	84,822	0	595,762	84,822	0
40	1,256,027	340,950	0	917,672	40,950	0	917,672	40,950	0
45	1,737,694	0	0	1,376,337	0	0	1,376,337	0	0
50	2,392,189	0	0	2,021,437	0	0	2,021,437	0	0
55	3,291,033	0	0	2,917,272	0	0	2,917,272	0	0
60	4,532,733	0	0	4,217,633	0	0	4,217,633	0	0
Age 100	5,575,327	0	0	5,275,327	0	0	5,275,327	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36

STANDARD NONTOBACCO

VARIABLE INVESTMENT

**EXCEL EXECUTIVE EDGE**

**\$3,500 ANNUAL PREMIUM**

**USING CURRENT CHARGES**

\$300,000 SPECIFIED AMOUNT

DEATH BENEFIT OPTION A

GUIDELINE PREMIUM TEST

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,248	3,063	2,878	2,617	2,432	2,248
2	300,000	300,000	300,000	6,755	6,187	5,641	6,125	5,557	5,011
3	300,000	300,000	300,000	10,532	9,359	8,275	9,901	8,728	7,645
4	300,000	300,000	300,000	14,621	12,595	10,796	13,991	11,965	10,165
5	300,000	300,000	300,000	19,067	15,908	13,214	18,437	15,278	12,584
6	300,000	300,000	300,000	23,893	19,289	15,517	23,325	18,721	14,950
7	300,000	300,000	300,000	29,143	22,744	17,713	28,639	22,240	17,208
8	300,000	300,000	300,000	34,876	26,291	19,813	34,435	25,850	19,372
9	300,000	300,000	300,000	41,173	29,963	21,848	40,795	29,584	21,469
10	300,000	300,000	300,000	48,084	33,754	23,808	47,769	33,439	23,492
15	300,000	300,000	300,000	97,633	56,782	33,879	97,633	56,782	33,879
20	300,000	300,000	300,000	182,499	87,358	44,434	182,499	87,358	44,434
25	421,304	300,000	300,000	324,080	124,713	52,384	324,080	124,713	52,384
30	669,572	300,000	300,000	557,976	170,612	56,492	557,976	170,612	56,492
35	1,084,599	300,000	300,000	943,129	228,296	54,805	943,129	228,296	54,805
40	1,660,858	319,374	300,000	1,581,769	304,166	43,814	1,581,769	304,166	43,814
45	2,771,890	421,199	300,000	2,639,896	401,142	16,250	2,639,896	401,142	16,250
50	4,590,690	546,829	0	4,372,086	520,790	0	4,372,086	520,790	0
55	7,539,356	699,589	0	7,180,339	666,276	0	7,180,339	666,276	0
60	11,884,412	854,779	0	11,884,412	854,779	0	11,884,412	854,779	0
Age 100	17,905,382	1,047,152	0	17,905,382	1,047,152	0	17,905,382	1,047,152	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, thereafter.

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**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**VARIABLE UNIVERSAL LIFE INSURANCE**

MALE ISSUE AGE: 36 \$300,000 SPECIFIED AMOUNT  
STANDARD NONTABACCO DEATH BENEFIT OPTION A  
VARIABLE INVESTMENT GUIDELINE PREMIUM TEST

**USING GUARANTEED CHARGES**

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,719	2,552	2,385	2,088	1,921	1,755
2	300,000	300,000	300,000	5,850	5,344	4,858	5,220	4,713	4,228
3	300,000	300,000	300,000	9,231	8,187	7,224	8,601	7,557	6,594
4	300,000	300,000	300,000	12,896	11,092	9,492	12,266	10,462	8,862
5	300,000	300,000	300,000	16,872	14,059	11,660	16,242	13,429	11,030
6	300,000	300,000	300,000	21,184	17,082	13,722	20,616	16,514	13,155
7	300,000	300,000	300,000	25,855	20,152	15,668	25,351	19,648	15,164
8	300,000	300,000	300,000	30,930	23,277	17,504	30,489	22,836	17,062
9	300,000	300,000	300,000	36,479	26,486	19,254	36,100	26,107	18,876
10	300,000	300,000	300,000	42,541	29,771	20,911	42,226	29,455	20,596
15	300,000	300,000	300,000	86,394	49,961	29,566	86,394	49,961	29,566
20	300,000	300,000	300,000	158,307	72,883	34,823	158,307	72,883	34,823
25	363,138	300,000	300,000	279,337	97,747	34,504	279,337	97,747	34,504
30	573,898	300,000	300,000	478,248	123,183	24,655	478,248	123,183	24,655
35	920,333	300,000	0	800,290	146,539	0	800,290	146,539	0
40	1,395,871	300,000	0	1,329,400	162,405	0	1,329,400	162,405	0
45	2,306,150	300,000	0	2,196,334	157,844	0	2,196,334	157,844	0
50	3,750,514	300,000	0	3,571,918	88,319	0	3,571,918	88,319	0
55	5,975,962	0	0	5,691,392	0	0	5,691,392	0	0
60	9,276,826	0	0	9,276,826	0	0	9,276,826	0	0
Age 100	13,980,099	0	0	13,980,099	0	0	13,980,099	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
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# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36

STANDARD NONTOBACCO

VARIABLE INVESTMENT

**EXCEL EXECUTIVE EDGE**

**\$3,500 ANNUAL PREMIUM**

**USING CURRENT CHARGES**

\$300,000 SPECIFIED AMOUNT

DEATH BENEFIT OPTION B

GUIDELINE PREMIUM TEST

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,058	302,873	3,242	3,058	2,873	2,612	2,428	2,243
2	306,674	306,109	305,567	6,674	6,109	5,567	6,044	5,479	4,937
3	310,321	309,161	308,091	10,321	9,161	8,091	9,690	8,531	7,461
4	314,194	312,203	310,437	14,194	12,203	10,437	13,563	11,572	9,807
5	318,325	315,242	312,617	18,325	15,242	12,617	17,695	14,612	11,986
6	322,725	318,264	314,618	22,725	18,264	14,618	22,158	17,697	14,051
7	327,454	321,299	316,473	27,454	21,299	16,473	26,949	20,795	15,969
8	332,530	324,333	318,171	32,530	24,333	18,171	32,088	23,892	17,730
9	338,081	327,456	319,802	38,081	27,456	19,802	37,703	27,078	19,424
10	344,146	330,662	321,357	44,146	30,662	21,357	43,831	30,347	21,042
15	389,415	351,931	331,022	89,415	51,931	31,022	89,415	51,931	31,022
20	466,264	380,020	341,145	166,264	80,020	41,145	166,264	80,020	41,145
25	590,953	412,578	348,106	290,953	112,578	48,106	290,953	112,578	48,106
30	793,068	448,749	350,292	493,068	148,749	50,292	493,068	148,749	50,292
35	1,120,905	486,516	345,365	820,905	186,516	45,365	820,905	186,516	45,365
40	1,653,294	521,785	329,776	1,353,294	221,785	29,776	1,353,294	221,785	29,776
45	2,518,922	546,726	0	2,218,922	246,726	0	2,218,922	246,726	0
50	3,929,144	548,148	0	3,629,144	248,148	0	3,629,144	248,148	0
55	6,232,204	505,021	0	5,932,204	205,021	0	5,932,204	205,021	0
60	10,013,426	390,219	0	9,713,426	90,219	0	9,713,426	90,219	0
Age 100	14,744,990	0	0	14,444,990	0	0	14,444,990	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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# THE UNION CENTRAL LIFE INSURANCE COMPANY

## VARIABLE UNIVERSAL LIFE INSURANCE

MALE ISSUE AGE: 36

STANDARD NONTOBACCO

VARIABLE INVESTMENT

EXCEL EXECUTIVE EDGE

\$3,500 ANNUAL PREMIUM

USING GUARANTEED CHARGES

\$300,000 SPECIFIED AMOUNT

DEATH BENEFIT OPTION B

GUIDELINE PREMIUM TEST

END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical			Assuming Hypothetical			Assuming Hypothetical		
	Gross Annual			Gross Annual			Gross Annual		
	Investment Return of			Investment Return of			Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,083	1,916	1,750
2	305,769	305,266	304,784	5,769	5,266	4,784	5,138	4,636	4,154
3	309,021	307,991	307,041	9,021	7,991	7,041	8,391	7,361	6,411
4	312,472	310,703	309,136	12,472	10,703	9,136	11,841	10,073	8,506
5	316,137	313,399	311,068	16,137	13,399	11,068	15,506	12,768	10,438
6	320,029	316,067	312,831	20,029	16,067	12,831	19,462	15,500	12,263
7	324,184	318,720	314,439	24,184	18,720	14,439	23,680	18,216	13,934
8	328,606	321,335	315,873	28,606	21,335	15,873	28,165	20,894	15,432
9	333,411	323,996	317,220	33,411	23,996	17,220	33,033	23,618	16,842
10	338,625	326,692	318,469	38,625	26,692	18,469	38,310	26,377	18,154
15	378,132	345,081	326,692	78,132	45,081	26,692	78,132	45,081	26,692
20	439,468	364,399	331,008	139,468	64,399	31,008	139,468	64,399	31,008
25	533,708	381,852	328,994	233,708	81,852	28,994	233,708	81,852	28,994
30	677,286	392,078	316,721	377,286	92,078	16,721	377,286	92,078	16,721
35	893,614	384,822	0	593,614	84,822	0	593,614	84,822	0
40	1,215,015	340,950	0	915,015	40,950	0	915,015	40,950	0
45	1,686,765	0	0	1,386,765	0	0	1,386,765	0	0
50	2,375,477	0	0	2,075,477	0	0	2,075,477	0	0
55	3,374,214	0	0	3,074,214	0	0	3,074,214	0	0
60	4,835,040	0	0	4,535,040	0	0	4,535,040	0	0
Age 100	6,051,459	0	0	5,751,459	0	0	5,751,459	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.60%, 4.31%, and 10.21%, respectively, during the first ten policy years, and -1.10%, 4.83%, and 10.76%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



**The Union Central Life Insurance Company  
("Union Central Life")**

**Carillon Life Account  
Carillon Account  
("Separate Accounts")**

**Supplement to:**

**Excel Executive Edge and Excel Choice  
Prospectuses Dated November 5, 2007**

**Excel Accumulator  
Prospectus Dated May 1, 2008**

**Excel Performance VUL  
Prospectus Dated May 1, 2010**

**VA I and VA II SA and VA II  
Prospectuses Dated December 31, 2009**

**Advantage VA III  
Prospectus Dated May 1, 2012**

**Supplement Dated January 18, 2013**

The Calvert Variable Series, Inc. Board of Directors (the "Board") approved (i) the removal of the investment subadviser for Calvert VP SRI Strategic Portfolio (the "Portfolio") and (ii) the assumption of the day-to-day management of the Portfolio by the current investment adviser, Calvert Investment Management, Inc., effective as of December 13, 2012. The portfolio manager change does not affect the Portfolio's investment objective.

The Board also approved the reorganization of the Portfolio into the Calvert VP S&P 500 Index Portfolio and recommended approval of the reorganization by Portfolio shareholders. If the Portfolio's shareholders approve the reorganization, the Portfolio will be merged into the Calvert VP S&P 500 Index Portfolio on or about April 30, 2013. If your variable annuity or variable life insurance policy remains invested in Portfolio shares at the time the reorganization is consummated, your Portfolio shares will be replaced by shares of Calvert VP S&P 500 Index Portfolio and thereafter the value of your Account will depend on the performance of Calvert VP S&P 500 Index Portfolio, rather than that of the Portfolio.

The portion of the Separate Account Variable Options chart relating to this Portfolio is revised to read as follows:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Objective
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Investment Management, Inc.</b>
Calvert VP SRI Strategic Portfolio – <i>No Subadviser</i>	Long-term capital appreciation; current income is secondary.

\* This fund is part of Ameritas Mutual Holding Company ("Ameritas<sup>®</sup>"), the ultimate parent of Union Central Life. The fund's investment adviser and Calvert Investment Distributors, Inc., the underwriter for this fund, are indirect subsidiaries of Ameritas.

All other provisions of your Policy remain as stated in your Policy and prospectus.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central Life at 1-800-319-6902.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central Life")**

**CARILLON LIFE ACCOUNT  
CARILLON ACCOUNT  
("Separate Accounts")**

**Supplement to:**

**Excel Choice VUL  
Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**Excel Accumulator VUL  
Prospectus Dated May 1, 2008**

**VA I, VA II and VA II SA  
Prospectuses Dated May 1, 2009**

**Excel Performance VUL  
Advantage VA III  
Prospectuses Dated May 1, 2010**

**Supplement Dated September 3, 2010**

Effective June 30, 2010, Global Thematic Partners, LLC became the Subadviser for the DWS Global Thematic VIP Portfolio. The portfolio objectives chart in your prospectus is updated for this information.

Please see the DWS Global Thematic VIP Portfolio prospectus, as supplemented, for more information.

All other provisions of your Policy remain as stated in your Policy and prospectus, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-319-6902.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central Life")**

**CARILLON ACCOUNT  
CARILLON LIFE ACCOUNT  
("Separate Accounts")**

**Supplement to:  
Advantage VA III, and  
Excel Performance VUL  
Prospectuses Dated May 1, 2010**

**VA I, VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Accumulator VUL  
Prospectus Dated May 1, 2008**

**Excel Choice VUL and Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**and Supplement to  
Carillon Account  
Carillon Life Account  
Statements of Additional Information Dated May 1, 2010**

**Supplement Dated July 12, 2010**

This supplement amends certain disclosures contained in the above-referenced prospectuses and Statements of Additional Information ("SAI"). Please keep this supplement together with your prospectus and SAI for future reference.

Effective as of July 1, 2010, Summit Investment Advisors, Inc. ("SIA") is responsible for the day-to-day management of certain Calvert Variable Products, Inc. Portfolios and has assumed all of the rights and obligations of Summit Investment Partners, Inc. ("SIP") under the Investment Subadvisory Agreement between SIP and Calvert Asset Management Company, Inc., the Advisor to the Portfolios, dated December 12, 2008. This change is the result of an internal corporate reorganization. Due to the common ownership, management and control of SIA and SIP this change does not constitute an "assignment" under the Investment Company Act of 1940 or the Investment Advisers Act of 1940. SIA is an indirect subsidiary of UNIFI Mutual Holding Company, the ultimate parent of Union Central Life.

Accordingly, as of July 1, 2010, all funds that were previously sub-advised by SIP are now sub-advised by SIA. Therefore, all references to SIP are changed to read SIA in the **INVESTMENT OPTIONS** or **The Funds** section of your prospectus, as well as the Asset Allocation Program section of the SAI.

**All other provisions of your Policy remain as stated in your Policy, prospectus and SAI, as previously amended.**

**Please retain this supplement with the current prospectus and SAI for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus or SAI, please contact Union Central Life at 1-800-319-6902.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central")**

**CARILLON ACCOUNT  
CARILLON LIFE ACCOUNT  
("Separate Accounts")**

**Supplement to:  
Advantage VA III  
Prospectus Dated May 1, 2010**

**VA I, VA II and VA II SA  
Prospectuses Dated December 31, 2009**

**Excel Accumulator VUL  
Prospectus Dated May 1, 2008**

**Excel Choice VUL and Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**Supplement Dated May 14, 2010**

Effective May 1, 2010, the Seligman Portfolios, Inc. section of the prospectus with the chart disclosing fund names and investment advisers is updated to read as follows:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Strategy
<b>Seligman Portfolios, Inc.</b>	<b>Columbia Management Investment Advisers, LLC</b>
Seligman Communications and Information Portfolio, Class 2	Capital gain.
Seligman Smaller-Cap Value Portfolio, Class 2	Long-term capital appreciation.

All other provisions of your policy remain as stated in your policy and prospectus.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-319-6902.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**

**CARILLON LIFE ACCOUNT**  
**("Separate Account")**

**Supplement to:**  
**Executive Edge VUL**  
**Prospectus Dated November 5, 2007**

**Supplement Dated May 1, 2010**

**1. Subaccount underlying portfolios available as variable investment options for your Policy are:**

<b>FUND NAME</b> Portfolio Name – <i>Subadviser(s)</i>	<b>INVESTMENT ADVISER</b> Portfolio Type / Summary of Investment Strategy
<b>The Alger Portfolios</b>	<b>Fred Alger Management, Inc.</b>
Alger Capital Appreciation Portfolio, Class I-2	Long-term capital appreciation.
Alger Mid Cap Growth Portfolio, Class I-2	Long-term capital appreciation.
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Income & Growth Fund, Class I	Capital growth; income is secondary.
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
American Century VP Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Products, Inc.*</b>	<b>Calvert Asset Management Company, Inc.</b>
Calvert VP Balanced Index Portfolio – <i>Summit Investment Partners, Inc. ("Summit")</i> (Summit Balanced Index Portfolio prior to 5/1/10)	Index: 60% S&P 500 Index; 40% Barclays Capital Aggregate Bond Index.
Calvert VP Barclays Capital Aggregate Bond Index Portfolio – <i>Summit</i> (Summit Barclays Capital Aggregate Bond Index Portfolio prior to 5/1/10)	Index: Barclays Capital Aggregate Bond Index.
Calvert VP EAFE International Index Portfolio – <i>World Asset Management, Inc.</i> (Summit EAFE International Index Portfolio prior to 5/1/10)	Index: MSCI EAFE Index.
Calvert VP Inflation Protected Plus Portfolio – <i>Summit</i> (Summit Inflation Protected Plus Portfolio prior to 5/1/10)	Current income.
Calvert VP Lifestyle Aggressive Portfolio – <i>Summit</i> (Summit Lifestyle ETF Market Strategy Aggressive Portfolio prior to 5/1/10)	Capital growth; investment income is secondary.
Calvert VP Lifestyle Conservative Portfolio – <i>Summit</i> (Summit Lifestyle ETF Market Strategy Conservative Portfolio prior to 5/1/10)	Capital growth, investment income is secondary.
Calvert VP Lifestyle Moderate Portfolio – <i>Summit</i> (Summit Lifestyle ETF Market Strategy Target Portfolio prior to 5/1/10)	Capital growth, investment income is secondary.
Calvert VP Nasdaq 100 Index Portfolio – <i>Summit</i> (Summit Nasdaq-100 Index Portfolio prior to 5/1/10)	Index: Nasdaq 100 Index.
Calvert VP Natural Resources Portfolio – <i>Summit</i> (Summit Natural Resources Portfolio prior to 5/1/10)	Capital growth.
Calvert VP Russell 2000 Small Cap Index Portfolio – <i>Summit</i> (Summit Russell 2000 Small Cap Index Portfolio prior to 5/1/10)	Index: Russell 2000 Index.
Calvert VP S&P 500 Index Portfolio – <i>Summit</i> (Summit S&P 500 Index Portfolio prior to 5/1/10)	Index: S&P 500 Index.
Calvert VP S&P MidCap 400 Index Portfolio – <i>Summit</i> (Summit S&P MidCap 400 Index Portfolio prior to 5/1/10)	Index: S&P MidCap 400 Index.
Calvert VP SRI Large Cap Value Portfolio – <i>No Subadviser</i> (Summit Zenith Portfolio prior to 5/1/10)	Long-term capital appreciation

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Strategy
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Asset Management Company, Inc.</b>
Calvert VP Income Portfolio – <i>No Subadviser</i> (CVS Calvert Income Portfolio prior to 5/1/10)	Long-term income.
Calvert VP Small Cap Growth Portfolio – <i>Eagle Asset Management, Inc.</i> (Ameritas Small Capitalization Portfolio prior to 5/1/10)	Long-term capital appreciation.
Calvert VP SRI Equity Portfolio – <i>Atlanta Capital Management Company, LLC</i> CVS Calvert Social Equity Portfolio prior to 5/1/10)	Capital growth.
Calvert VP SRI Strategic Portfolio – <i>Thornburg Investment Management, Inc.</i> (Ameritas Core Strategies Portfolio prior to 5/1/10)	Long-term capital appreciation; current income is secondary.
<b>DWS Variable Series I</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Capital Growth VIP Portfolio, Class A	Long-term capital growth.
DWS International VIP Portfolio, Class A	Long-term growth of capital.
<b>DWS Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Dreman Small Mid Cap Value VIP Portfolio, Class A	Long-term capital growth.
DWS Global Thematic VIP Portfolio, Class A	Long-term capital growth.
DWS Money Market VIP Portfolio, Class A	Money market.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Contrafund® Portfolio, Initial Class <sup>1,2,3</sup>	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio, Initial Class <sup>1,2,3</sup>	Index: S&P 500 Index.
Fidelity® VIP High Income Portfolio, Initial Class <sup>1,2</sup>	Income and growth.
Fidelity® VIP Mid Cap Portfolio, Initial Class <sup>1,2,3</sup>	Long-term growth.
- <i>Subadvisers: (1) Fidelity Research &amp; Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited; (2) FMR Co., Inc., Fidelity Investments Japan Limited; and (3) Fidelity Management &amp; Research (U.K.) Inc.</i>	
<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> (The portfolios listed below were AIM portfolios prior to 5/1/10)	<b>Invesco Advisers, Inc.</b>
Invesco V.I. Capital Appreciation Fund, Series I	Long-term growth of capital.
Invesco V.I. Global Real Estate Fund, Series I – <i>Invesco Asset Management Limited</i>	Total return through growth of capital and current income.
Invesco V.I. International Growth Fund, Series I	Long-term growth of capital.
<b>MFS® Variable Insurance Trust</b>	<b>Massachusetts Financial Services Company</b>
MFS® Growth Series, Initial Class	Capital appreciation.
MFS® High Income Series, Initial Class	Total return with emphasis on high current income, but also considering capital appreciation.
MFS® Investors Trust Series, Initial Class	Capital appreciation.
MFS® New Discovery Series, Initial Class	Capital appreciation.
MFS® Research International Series, Initial Class	Capital appreciation.
MFS® Total Return Series, Initial Class	Total return.
MFS® Utilities Series, Initial Class	Total return.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Management LLC</b>
Neuberger Berman AMT Guardian Portfolio, Class I	Long-term capital growth; income is secondary.
Neuberger Berman AMT Regency Portfolio, Class I	Capital growth.
<b>Oppenheimer Variable Account Funds</b>	<b>OppenheimerFunds, Inc.</b>
Oppenheimer Global Securities Fund/VA, Non-Service Shares	Long-term capital appreciation.
Oppenheimer Main Street® Fund/VA, Non-Service Shares	Total return.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Total Return Portfolio, Administrative Class	Total return.
<b>Seligman Portfolios, Inc.</b>	<b>J. &amp; W. Seligman &amp; Co. Incorporated</b>
Seligman Communications and Information Portfolio, Class 2	Long-term capital appreciation.
Seligman Smaller-Cap Value Portfolio, Class 2	Long-term capital appreciation.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Seeks long-term capital growth. Income is a secondary objective.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Strategy
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc.</b>
UIF Core Plus Fixed Income Portfolio, Class I	Above-average total return over a market cycle of three to five years.
UIF Emerging Markets Equity Portfolio, Class I	Long-term capital appreciation.
UIF U.S. Real Estate Portfolio, Class I	Above-average current income and long-term capital appreciation.

\* The Fund is part of and its investment adviser and Summit are subsidiaries of the UNIFI Mutual Holding Company ("UNIFI"), the ultimate parent of Union Central. Also, Calvert Distributors, Inc., an indirect subsidiary of UNIFI, is the underwriter for the Funds.

Please see the respective portfolio prospectuses, which accompany this supplement, for more information.

**2. The following paragraph is added to your prospectus Separate Account section:**

**Resolving Material Conflicts – Underlying Investment Interests**

In addition to serving as underlying portfolios to the Subaccounts, the portfolios are available to registered separate accounts of other insurance companies offering variable annuity and variable life insurance contracts. We do not currently foresee any disadvantages to you resulting from the fund companies selling portfolio shares to fund other products. However, there is a possibility that a material conflict of interest may arise between Policy Owners and the owners of variable contracts issued by other companies whose values are allocated to one of the portfolios. Shares of some of the portfolios may also be sold to certain qualified pension and retirement plans qualifying under section 401 of the Internal Revenue Code. As a result, there is a possibility that a material conflict may arise between the interests of Owners or owners of other contracts (including contracts issued by other companies), and such retirement plans or participants in such retirement plans. In the event of a material conflict, we will take any necessary steps to resolve the matter, including removing that portfolio as an underlying investment option of the Separate Account. The Board of Directors of each fund company will monitor events in order to identify any material conflicts that may arise and determine what action, if any, should be taken in response to those events or conflicts. See the accompanying prospectuses of the portfolios for more information.

**3. References to Rule 12h-7 are deleted and replaced with the following text:**

Union Central relies on the exemption provided by Rule 12h-7 to file reports under the Securities Exchange Act of 1934.

**4. Any references to IMSA membership are deleted.**

**5. The Model Asset Allocation section of your prospectus is deleted and replaced with the following:**

☐ **Asset Allocation Program**

We may offer an asset allocation program using models. However, you always have the ability to construct your own asset allocation plan from among the investment options available in your Policy. Asset allocation programs using models are intended to match model risk tolerance and investment objectives with the investment options available in your Policy.

To assist you in your selection of an asset allocation model, our Asset Allocation Program (the "Program") uses fund-specific model recommendations developed by our affiliate, Summit Investment Advisors, Inc. ("SIA"). These recommendations are offered to you through an agreement between Union Central and SIA. The Program consists of five models, ranging from aggressive to conservative. SIA provides Ameritas Investment Corp. ("AIC"), our majority owned subsidiary, with ongoing recommendations and monitoring of the portfolios that comprise the models.

To participate in the Program:

- AIC will serve as your investment adviser fiduciary for the Program solely for purposes of development of the models and periodic updates to the models. You must give AIC your written consent and discretionary authority for AIC to give us instructions to allocate your premiums (or, for an existing Policy, Policy value) pursuant to the allocations of the model you select. AIC will also periodically instruct us to change your allocations consistent with any changes to the model made by AIC as recommended by SIA. AIC has no discretionary authority to execute any other transfers for your Policy.
- You must complete the Asset Allocation questionnaire.
- You must allocate all of your Policy value to one asset allocation model. We must receive notice of your asset allocation model election by Written Notice before we can begin a Program for you. Only you can select which model is best for you. The Asset Allocation questionnaire can be an aid, but neither it nor AIC will make this decision for you. You may wish to consult with your own financial professional to determine whether participation in the Program is best for you, and if so, which model is most suitable.
- Each quarter we will automatically rebalance the Subaccount values to be consistent with the allocation percentages for the Program model that you selected. Such rebalancing will be disclosed in quarterly statements to you. Performance of each model is updated daily on our website and is available upon request.
- At least annually, AIC will re-evaluate and may make changes to each investment level model based upon SIA's recommendations. When AIC updates the models, we will send you written notice of the updated models at least 30 days in advance of the date the updated models are to be effective. If you wish to accept the changes in your selected model, you will not need to take any action, as your Policy value and any subsequent premium will be automatically reallocated pursuant to the updated model. If you do not wish to accept the changes to your selected model, you can change to a different model or withdraw from the Program.
- If you are currently participating in a Program model and you make changes to your allocations outside the model, you will not receive future notifications of model changes. You will then be considered as having withdrawn from the Program and as having cancelled your relationship with AIC for purposes of implementing the Program with your Policy. For this reason, you will not be able to execute trades online if you participate in the Program. You will be required to talk to a Service Center representative if you are in the Program, but wish to make a transfer or trade. The Service Center representative will explain to you, prior to executing any telephone transaction, that your election to execute a trade will result in the discontinuance of the Program for your Policy.
- If participation in the Program terminates, including by death of the Owner, Policy value will not be reallocated automatically if the model is changed, and thus will not reflect the most current allocation recommendations. Any additional premiums received after the death of the Owner will be returned.

#### **Potential Conflicts of Interest**

AIC and SIA may be subject to competing interests that have the potential to influence their decision making with regard to the models. AIC is compensated by us as principal underwriter for the Policies. SIA is compensated by us for its fund-specific model recommendations, and its ongoing oversight of the available investment options. We and AIC may receive fees for administrative services from other portfolios in the models. This additional compensation and related responsibilities may create conflicts of interest as AIC determines what portfolios should be in the models. Also, Calvert Variable Products, Inc. and Calvert Variable Series, Inc. (the "Calvert Funds"), which are part of the UNIFI Mutual Holding Company and therefore are affiliated with us, have portfolios offered through the Policy. The Calvert Funds are advised by Calvert Asset Management Company, Inc. ("CAMCO"), an affiliate of ours, and certain of the Calvert Funds are subadvised by Summit Investment Partners, Inc. ("Summit"), also an affiliate of ours. CAMCO and Summit are compensated for advisory oversight, subadvisory, and administrative services. Calvert Fund portfolios may or may not be included in the models. SIA may have an incentive to recommend certain portfolios that have administrative, advisory or subadvisory services provided by CAMCO and Summit. As a result of the competing interests the affiliated parties face in this Program, there is an increased potential risk of a conflict of interest in these arrangements.

There is no additional charge for selecting the Program. Although asset allocation programs are intended to mitigate investment risk, there is a risk that investing pursuant to a model will still lose value. For information about risks of participating in the Program and more detail about the Program, including more information about conflicts of interest, ask for a copy of the Separate Account's Statement of Additional Information. More information about AIC's role as investment adviser for the Program is available on AIC's Form ADV Part II which is delivered to you at the time you subscribe to the Program. We may modify or discontinue the Asset Allocation Program at any time.



**6. The Model Asset Allocation section of your Statement of Additional Information is deleted and replaced with the following:**

**ASSET ALLOCATION PROGRAM**

**The Service**

Ameritas Investment Corp. ("AIC"), a majority owned subsidiary of Ameritas, has developed several asset allocation models, each based on different profiles of an investor's willingness to accept investment risk, and provided exclusively through our Policies as the Asset Allocation Program (the "Program"). AIC periodically (typically annually) evaluates and updates the models. In developing and periodically updating the models, AIC currently relies on the fund-specific model recommendations made by Summit Investment Advisors, Inc. ("SIA"), a registered investment advisor, which, like Ameritas, is wholly owned by AHC and ultimately by UNIFI. AIC may change the firm it uses, or, as is currently the case, may use no independent firm when developing the models for the Program.

If you choose to subscribe to the Program, AIC will serve as your investment adviser solely for purposes of development of the Program models and periodic updates of the models.

If you choose to subscribe to the Program, AIC instructs us to allocate your initial premium (in the case of a new application) or accumulated value, as applicable, to the investment options according to the model you select, to similarly allocate subsequent premium, and to periodically automatically reallocate your accumulated value or premium payments. Your Policy value will be rebalanced quarterly consistent with your selected model.

**The Asset Allocation Program Models**

Development of the Program models is a two-step process. First, SIA performs an optimization analysis to determine the breakdown of asset classes. Next, after the asset class exposures are known, a determination is made of how available investment options can be used to implement the asset class level allocations. Investment options are selected in a way intended to optimize potential returns for each model, given a particular level of risk tolerance. SIA may also choose passively managed index investment options to optimize returns for a given risk profile. SIA's philosophy on selecting active investment managers centers on choosing experienced managers that add value over time, using a consistent process, and staying on mandate across market cycles. When selecting investment options, SIA looks for competitive fees, tenured fund management, and total returns that are competitive to their peers. SIA avoids managers holding "off-mandate" exposures, or other significant portfolio concentrations that could lead to sharp performance deviations. This process could, in some cases, result in the inclusion of an investment option in a model based on its specific asset class exposure or other specific optimization factors, even where another investment option may have better historical performance.

**Periodic Updates of the Models and Notices of Updates**

Each model is evaluated periodically (generally, annually) to assess whether the combination of investment options within each model should be changed to better seek to optimize the potential return for the level of risk tolerance intended for the model. As a result, each model may change, and the investment options used within a model may change.

When your selected model is updated, AIC instructs us to automatically reallocate your accumulated value and any subsequent premium payments in accordance with any changes to the model you have selected. This means the allocation of your accumulated value, and potentially the investment options in which you are invested, will automatically change and your accumulated value and any subsequent premium payments will be automatically reallocated among the investment options in your updated model (independently of the automatic quarterly rebalancing). AIC requires that you give it discretionary investment authority to periodically instruct us to reallocate your accumulated value and any subsequent premium payments in accordance with the updated version of the model you have selected, if you wish to participate in the Program.

When AIC updates the models, we will send you written notice of the updated models at least 30 days in advance of the date the updated models are to be effective. If you wish to accept the changes in your selected model, you will not need to take any action, as your Policy value and any subsequent premium will be automatically reallocated pursuant to the updated model. If you do not wish to accept the changes to your selected model, you can change to a different model or withdraw from the Program.

## **Risks**

Although asset allocation models are designed to optimize returns given the various levels of risk, there is no assurance that a model portfolio will not lose money or that investment results will not experience volatility. Investment performance of your accumulated value could be better or worse by participating in a Program model than if you had not participated. A model may perform better or worse than any single investment option or asset class or other combinations of investment options or asset classes. Model performance is dependent upon the performance of the component investment options (and their underlying portfolios). The timing of your investment and the automatic quarterly rebalancing may affect performance. Your accumulated value will fluctuate, and when redeemed, may be worth more or less than the original cost.

Periodic updating of the models can cause the underlying portfolios to incur transaction expenses to raise cash for money flowing out of the portfolios or to buy securities with money flowing into the portfolios. These expenses can adversely affect performance of the pertinent portfolios and the models.

**Potential Conflicts of Interest.** AIC and SIA may be subject to competing interests that have the potential to influence decision making with regard to the models. In addition to its limited role as investment adviser under the Program, AIC is also compensated by us as principal underwriter for the Policies. Also, Calvert Variable Portfolios, Inc. and Calvert Variable Series, Inc. (the "Calvert Funds"), which are part of the UNIFI Mutual Holding Company and therefore are affiliated with us, have portfolios offered through the Policy. The Calvert Funds are advised by Calvert Asset Management Company, Inc. ("CAMCO"), an affiliate of ours, and certain of the Calvert Funds are subadvised by Summit Investment Partners, Inc. ("Summit"), also an affiliate of ours. CAMCO and Summit are compensated for administrative, advisory and subadvisory services they provide. Calvert Fund portfolios may or may not be included in the models. We and AIC may receive revenue sharing from other portfolios that are available as investment options or distribution fees. AIC may have an incentive to use certain portfolios in the models that provide higher revenue sharing or advisory fees. AIC may believe that certain portfolios may benefit from additional assets or could be harmed by redemptions. SIA analyzes all our model investment options and their underlying portfolios; it evaluates and recommends the selection, allocation weighting, and periodic updates regarding portfolios in the models. Neither AIC nor we dictate to SIA the number of portfolios in a model, the percent that any portfolio represents in a model, or which portfolios may be selected (other than to require exclusion of any portfolio that is expected to be liquidated, merged into another portfolio, or otherwise closed). SIA may have an incentive to recommend certain portfolios that have administrative, advisory or subadvisory services provided by CAMCO and Summit. As a result of the competing interests the affiliated parties face in this Program, there is an increased potential risk of a conflict of interest in these arrangements.

AIC and we are under no obligation to continue the Program, or any asset allocation program, and have the right to terminate or change such services at any time.

**7. APPENDIX B – ILLUSTRATIONS is deleted and replaced with the information on the following pages of this supplement.**

All other provisions of your policy remain as stated in your policy and prospectus, as previously supplemented.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

## APPENDIX B--ILLUSTRATIONS

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.900% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2011. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

**The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.**

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXCEL EDGE			\$300,000 SPECIFIED AMOUNT			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			USING CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,246	3,061	2,877	2,616	2,431	2,246
2	300,000	300,000	300,000	6,751	6,183	5,638	6,120	5,553	5,007
3	300,000	300,000	300,000	10,522	9,351	8,268	9,892	8,720	7,638
4	300,000	300,000	300,000	14,605	12,581	10,784	13,975	11,951	10,154
5	300,000	300,000	300,000	19,042	15,888	13,198	18,412	15,258	12,567
6	300,000	300,000	300,000	23,855	19,259	15,495	23,288	18,692	14,927
7	300,000	300,000	300,000	29,090	22,704	17,683	28,585	22,200	17,179
8	300,000	300,000	300,000	34,803	26,239	19,776	34,362	25,798	19,335
9	300,000	300,000	300,000	41,076	29,895	21,802	40,697	29,517	21,424
10	300,000	300,000	300,000	47,957	33,671	23,753	47,642	33,355	23,438
15	300,000	300,000	300,000	97,219	56,570	33,767	97,219	56,570	33,767
20	405,824	300,000	300,000	180,788	86,921	44,246	180,788	86,921	44,246
25	613,563	300,000	300,000	315,773	123,879	52,103	315,773	123,879	52,103
30	905,230	300,000	300,000	531,868	169,036	56,104	531,868	169,036	56,104
35	1,325,035	339,680	300,000	875,460	224,429	54,299	875,460	224,429	54,299
40	1,941,820	397,501	300,000	1,418,723	290,420	43,179	1,418,723	290,420	43,179
45	2,869,429	465,044	300,000	2,272,725	368,337	15,474	2,272,725	368,337	15,474
50	4,272,984	544,473	0	3,610,739	460,088	0	3,610,739	460,088	0
55	6,433,452	640,838	0	5,702,808	568,058	0	5,702,808	568,058	0
60	9,697,656	751,555	0	9,023,510	699,310	0	9,023,510	699,310	0
Age 100	13,542,852	855,986	0	13,280,692	839,416	0	13,280,692	839,416	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXCEL EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES			\$300,000 SPECIFIED AMOUNT DEATH BENEFIT OPTION A CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,717	2,551	2,384	2,087	1,920	1,754
2	300,000	300,000	300,000	5,846	5,340	4,855	5,216	4,710	4,225
3	300,000	300,000	300,000	9,223	8,180	7,218	8,593	7,550	6,588
4	300,000	300,000	300,000	12,882	11,080	9,482	12,251	10,450	8,852
5	300,000	300,000	300,000	16,849	14,040	11,646	16,219	13,410	11,015
6	300,000	300,000	300,000	21,150	17,055	13,702	20,583	16,488	13,135
7	300,000	300,000	300,000	25,807	20,117	15,642	25,303	19,612	15,138
8	300,000	300,000	300,000	30,865	23,231	17,470	30,424	22,789	17,029
9	300,000	300,000	300,000	36,392	26,426	19,214	36,013	26,048	18,835
10	300,000	300,000	300,000	42,428	29,696	20,862	42,113	29,381	20,547
15	300,000	300,000	300,000	86,044	49,771	29,466	86,044	49,771	29,466
20	353,116	300,000	300,000	157,307	72,492	34,657	157,307	72,492	34,657
25	522,794	300,000	300,000	269,058	97,028	34,266	269,058	97,028	34,266
30	747,872	300,000	300,000	439,413	121,947	24,344	439,413	121,947	24,344
35	1,049,602	300,000	0	693,479	144,646	0	693,479	144,646	0
40	1,454,928	300,000	0	1,062,992	159,572	0	1,062,992	159,572	0
45	2,004,778	300,000	0	1,587,880	152,569	0	1,587,880	152,569	0
50	2,750,692	300,000	0	2,324,378	74,967	0	2,324,378	74,967	0
55	3,773,301	0	0	3,344,769	0	0	3,344,769	0	0
60	5,184,306	0	0	4,823,912	0	0	4,823,912	0	0
Age 100	6,689,994	0	0	6,560,490	0	0	6,560,490	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXCEL EDGE			\$300,000 SPECIFIED AMOUNT			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM			DEATH BENEFIT OPT B			
VARIABLE INVESTMENT			USING CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,241	303,056	302,872	3,241	3,056	2,872	2,611	2,426	2,242
2	306,670	306,106	305,564	6,670	6,106	5,564	6,039	5,475	4,933
3	310,312	309,153	308,084	10,312	9,153	8,084	9,682	8,523	7,454
4	314,178	312,189	310,426	14,178	12,189	10,426	13,548	11,559	9,795
5	318,300	315,222	312,601	18,300	15,222	12,601	17,670	14,592	11,970
6	322,689	318,236	314,596	22,689	18,236	14,596	22,122	17,669	14,029
7	327,402	321,260	316,444	27,402	21,260	16,444	26,898	20,756	15,940
8	332,459	324,283	318,136	32,459	24,283	18,136	32,018	23,842	17,694
9	337,989	327,393	319,759	37,989	27,393	19,759	37,611	27,015	19,381
10	344,026	330,583	321,306	44,026	30,583	21,306	43,711	30,268	20,991
15	389,047	351,736	330,920	89,047	51,736	30,920	89,047	51,736	30,920
20	465,329	379,624	340,974	165,329	79,624	40,974	165,329	79,624	40,974
25	588,773	411,859	347,854	288,773	111,859	47,854	288,773	111,859	47,854
30	830,294	447,545	349,954	487,840	147,545	49,954	487,840	147,545	49,954
35	1,218,118	484,615	344,949	804,819	184,615	44,949	804,819	184,615	44,949
40	1,787,568	518,920	329,306	1,306,024	218,920	29,306	1,306,024	218,920	29,306
45	2,643,693	542,570	0	2,093,932	242,570	0	2,093,932	242,570	0
50	3,938,871	542,328	0	3,328,408	242,328	0	3,328,408	242,328	0
55	5,932,334	497,133	0	5,258,602	197,133	0	5,258,602	197,133	0
60	8,944,116	379,879	0	8,322,353	79,879	0	8,322,353	79,879	0
Age 100	12,538,179	0	0	12,238,179	0	0	12,238,179	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXCEL EDGE			\$300,000 SPECIFIED AMOUNT			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			USING GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,712	302,545	302,379	2,712	2,545	2,379	2,082	1,915	1,749
2	305,765	305,263	304,781	5,765	5,263	4,781	5,135	4,632	4,150
3	309,013	307,984	307,035	9,013	7,984	7,035	8,383	7,354	6,405
4	312,458	310,691	309,126	12,458	10,691	9,126	11,827	10,061	8,496
5	316,115	313,381	311,054	16,115	13,381	11,054	15,484	12,751	10,423
6	319,996	316,042	312,811	19,996	16,042	12,811	19,429	15,475	12,244
7	324,138	318,686	314,413	24,138	18,686	14,413	23,634	18,182	13,909
8	328,544	321,291	315,842	28,544	21,291	15,842	28,102	20,849	15,401
9	333,329	323,940	317,182	33,329	23,940	17,182	32,950	23,561	16,804
10	338,519	326,622	318,424	38,519	26,622	18,424	38,203	26,307	18,109
15	377,806	344,910	326,602	77,806	44,910	26,602	77,806	44,910	26,602
20	438,651	364,057	330,863	138,651	64,057	30,863	138,651	64,057	30,863
25	531,891	381,251	328,794	231,891	81,251	28,794	231,891	81,251	28,794
30	673,873	391,117	316,483	373,873	91,117	16,483	373,873	91,117	16,483
35	890,081	383,401	0	588,083	83,401	0	588,083	83,401	0
40	1,237,384	338,998	0	904,051	38,998	0	904,051	38,998	0
45	1,708,883	0	0	1,353,517	0	0	1,353,517	0	0
50	2,348,241	0	0	1,984,300	0	0	1,984,300	0	0
55	3,224,549	0	0	2,858,339	0	0	2,858,339	0	0
60	4,431,018	0	0	4,122,990	0	0	4,122,990	0	0
Age 100	5,421,360	0	0	5,121,360	0	0	5,121,360	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXCEL EDGE \$3,500 ANNUAL PREMIUM USING CURRENT CHARGES			\$300,000 SPECIFIED AMOUNT DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,246	3,061	2,877	2,616	2,431	2,246
2	300,000	300,000	300,000	6,751	6,183	5,638	6,120	5,553	5,007
3	300,000	300,000	300,000	10,522	9,351	8,268	9,892	8,720	7,638
4	300,000	300,000	300,000	14,605	12,581	10,784	13,975	11,951	10,154
5	300,000	300,000	300,000	19,042	15,888	13,198	18,412	15,258	12,567
6	300,000	300,000	300,000	23,855	19,259	15,495	23,288	18,692	14,927
7	300,000	300,000	300,000	29,090	22,704	17,683	28,585	22,200	17,179
8	300,000	300,000	300,000	34,803	26,239	19,776	34,362	25,798	19,335
9	300,000	300,000	300,000	41,076	29,895	21,802	40,697	29,517	21,424
10	300,000	300,000	300,000	47,957	33,671	23,753	47,642	33,355	23,438
15	300,000	300,000	300,000	97,232	56,570	33,767	97,232	56,570	33,767
20	300,000	300,000	300,000	181,469	86,921	44,246	181,469	86,921	44,246
25	418,260	300,000	300,000	321,739	123,905	52,103	321,739	123,905	52,103
30	663,620	300,000	300,000	553,017	169,210	56,104	553,017	169,210	56,104
35	1,073,059	300,000	300,000	933,095	225,954	54,299	933,095	225,954	54,299
40	1,640,173	315,421	300,000	1,562,069	300,401	43,179	1,562,069	300,401	43,179
45	2,732,210	415,416	300,000	2,602,105	395,634	15,474	2,602,105	395,634	15,474
50	4,516,287	538,531	0	4,301,225	512,887	0	4,301,225	512,887	0
55	7,402,740	687,911	0	7,050,228	655,153	0	7,050,228	655,153	0
60	11,646,170	839,161	0	11,646,170	839,161	0	11,646,170	839,161	0
Age 100	17,518,740	1,026,655	0	17,518,740	1,026,655	0	17,518,740	1,026,655	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXCEL EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES			\$300,000 SPECIFIED AMOUNT DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,717	2,551	2,384	2,087	1,920	1,754
2	300,000	300,000	300,000	5,846	5,340	4,855	5,216	4,710	4,225
3	300,000	300,000	300,000	9,223	8,180	7,218	8,593	7,550	6,588
4	300,000	300,000	300,000	12,882	11,080	9,482	12,251	10,450	8,852
5	300,000	300,000	300,000	16,849	14,040	11,646	16,219	13,410	11,015
6	300,000	300,000	300,000	21,150	17,055	13,702	20,583	16,488	13,135
7	300,000	300,000	300,000	25,807	20,117	15,642	25,303	19,612	15,138
8	300,000	300,000	300,000	30,865	23,231	17,470	30,424	22,789	17,029
9	300,000	300,000	300,000	36,392	26,426	19,214	36,013	26,048	18,835
10	300,000	300,000	300,000	42,428	29,696	20,862	42,113	29,381	20,547
15	300,000	300,000	300,000	86,036	49,771	29,466	86,036	49,771	29,466
20	300,000	300,000	300,000	157,377	72,492	34,657	157,377	72,492	34,657
25	360,367	300,000	300,000	277,205	97,028	34,266	277,205	97,028	34,266
30	568,599	300,000	300,000	473,833	121,927	24,344	473,833	121,927	24,344
35	910,264	300,000	0	791,534	144,372	0	791,534	144,372	0
40	1,378,107	300,000	0	1,312,483	158,500	0	1,312,483	158,500	0
45	2,272,562	300,000	0	2,164,344	149,955	0	2,164,344	149,955	0
50	3,688,851	300,000	0	3,513,191	68,577	0	3,513,191	68,577	0
55	5,866,351	0	0	5,587,001	0	0	5,587,001	0	0
60	9,088,893	0	0	9,088,893	0	0	9,088,893	0	0
Age 100	13,675,336	0	0	13,675,336	0	0	13,675,336	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXCEL EDGE \$3,500 ANNUAL PREMIUM USING CURRENT CHARGES			\$300,000 SPECIFIED AMOUNT DEATH BENEFIT OPTION B GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,241	303,056	302,872	3,241	3,056	2,872	2,611	2,426	2,242
2	306,670	306,106	305,564	6,670	6,106	5,564	6,039	5,475	4,933
3	310,312	309,153	308,084	10,312	9,153	8,084	9,682	8,523	7,454
4	314,178	312,189	310,426	14,178	12,189	10,426	13,548	11,559	9,795
5	318,300	315,222	312,601	18,300	15,222	12,601	17,670	14,592	11,970
6	322,689	318,236	314,596	22,689	18,236	14,596	22,122	17,669	14,029
7	327,402	321,260	316,444	27,402	21,260	16,444	26,898	20,756	15,940
8	332,459	324,283	318,136	32,459	24,283	18,136	32,018	23,842	17,694
9	337,989	327,393	319,759	37,989	27,393	19,759	37,611	27,015	19,381
10	344,026	330,583	321,306	44,026	30,583	21,306	43,711	30,268	20,991
15	389,047	351,736	330,920	89,047	51,736	30,920	89,047	51,736	30,920
20	465,329	379,624	340,974	165,329	79,624	40,974	165,329	79,624	40,974
25	588,823	411,859	347,854	288,823	111,859	47,854	288,823	111,859	47,854
30	788,541	447,545	349,954	488,541	147,545	49,954	488,541	147,545	49,954
35	1,111,724	484,615	344,949	811,724	184,615	44,949	811,724	184,615	44,949
40	1,635,287	518,920	329,306	1,335,287	218,920	29,306	1,335,287	218,920	29,306
45	2,484,468	542,570	0	2,184,468	242,570	0	2,184,468	242,570	0
50	3,864,443	542,328	0	3,564,443	242,328	0	3,564,443	242,328	0
55	6,112,522	497,133	0	5,812,522	197,133	0	5,812,522	197,133	0
60	9,794,383	379,879	0	9,494,383	79,879	0	9,494,383	79,879	0
Age 100	14,391,906	0	0	14,091,906	0	0	14,091,906	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXCEL EDGE			\$300,000 SPECIFIED AMOUNT			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			USING GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,712	302,545	302,379	2,712	2,545	2,379	2,082	1,915	1,749
2	305,765	305,263	304,781	5,765	5,263	4,781	5,135	4,632	4,150
3	309,013	307,984	307,035	9,013	7,984	7,035	8,383	7,354	6,405
4	312,458	310,691	309,126	12,458	10,691	9,126	11,827	10,061	8,496
5	316,115	313,381	311,054	16,115	13,381	11,054	15,484	12,751	10,423
6	319,996	316,042	312,811	19,996	16,042	12,811	19,429	15,475	12,244
7	324,138	318,686	314,413	24,138	18,686	14,413	23,634	18,182	13,909
8	328,544	321,291	315,842	28,544	21,291	15,842	28,102	20,849	15,401
9	333,329	323,940	317,182	33,329	23,940	17,182	32,950	23,561	16,804
10	338,519	326,622	318,424	38,519	26,622	18,424	38,203	26,307	18,109
15	377,806	344,910	326,602	77,806	44,910	26,602	77,806	44,910	26,602
20	438,651	364,057	330,863	138,651	64,057	30,863	138,651	64,057	30,863
25	531,876	381,251	328,794	231,876	81,251	28,794	231,876	81,251	28,794
30	673,466	391,117	316,483	373,466	91,117	16,483	373,466	91,117	16,483
35	886,028	383,401	0	586,028	83,401	0	586,028	83,401	0
40	1,200,474	338,998	0	900,474	38,998	0	900,474	38,998	0
45	1,659,625	0	0	1,359,625	0	0	1,359,625	0	0
50	2,325,835	0	0	2,025,835	0	0	2,025,835	0	0
55	3,284,800	0	0	2,984,800	0	0	2,984,800	0	0
60	4,675,817	0	0	4,375,817	0	0	4,375,817	0	0
Age 100	5,799,560	0	0	5,499,560	0	0	5,499,560	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.64%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.79%, and 10.72%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

**The Union Central Life Insurance Company ("Union Central")**

**Carillon Life Account  
("Separate Account")**

**Supplement to**

**Excel Choice VUL and Excel Executive Edge VUL  
Prospectuses dated November 5, 2007**

**Excel Accumulator VUL  
Prospectus Dated May 1, 2008**

**Excel Performance VUL  
Prospectus Dated May 1, 2009**

**Supplement Dated December 31, 2009**

Effective September 23, 2009, The Alger American Fund Board voted and approved to change the name of the Alger American Fund to The Alger Portfolios (the "Series"). In addition, the Series portfolios listed below were renamed as follows and changed from Class O to Class I-2:

<b>Former Portfolio Names</b>	<b>New Names Effective September 23, 2009</b>
Alger American Balanced Portfolio *	Alger Balanced Portfolio *
Alger American Capital Appreciation Portfolio	Alger Capital Appreciation Portfolio
Alger American MidCap Growth Portfolio **	Alger Mid Cap Growth Portfolio **

\* Available only for the Excel Performance VUL.

\*\* Available only for the Excel Choice VUL, Excel Executive Edge VUL and Excel Accumulator VUL.

Therefore, all references to the Series and portfolios in your prospectus are changed to the new names.

All other provisions of your Policy remain as stated in your Policy and prospectus, as previously supplemented.

Please see the Series prospectus for each portfolio for more information.

**Please retain this Supplement with the current prospectus for your variable Contract issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**  
**CARILLON LIFE ACCOUNT**  
**("Separate Account")**  
**Supplement to**  
**Excel Executive Edge VUL**  
**Prospectus Dated November 5, 2007**  
**Supplement Dated May 1, 2009**

This supplement amends certain disclosure contained in the above-referenced prospectuses for the policies with the same names. Please keep this supplement together with your prospectus for future reference.

- Effective May 1, 2009, Union Central will add subaccount investment options to your Policy. The following information describing the underlying portfolios for the new investment options is added to the Separate Account Variable Investment Options section of your prospectus:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
Portfolio Name – <i>Subadviser(s)</i>	Portfolio Type / Summary of Investment Strategy
<b>AIM Variable Insurance Funds</b>	<b>Invesco Aim Advisors, Inc.</b>
AIM V.I. Global Real Estate Fund, Series I – – <i>Subadvisers: Invesco Trimark Ltd.; Invesco Global Asset Management (N.A.), Inc.; Invesco Institutional (N.A.), Inc.; Invesco Senior Secured Management, Inc.; Invesco Hong Kong Limited; Invesco Asset Management Limited; Invesco Asset Management (Japan) Limited; Invesco Asset Management Deutschland, GmbH; and Invesco Australia Limited</i>	High total return through growth of capital and current income.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Asset Management Company, Inc.</b>
Ameritas Small Capitalization Portfolio – <i>Eagle Asset Management, Inc.</i>	Long-term capital appreciation.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management &amp; Research Company</b>
Fidelity® VIP Mid Cap Portfolio, Initial Class – – <i>Subadvisers: Fidelity Research &amp; Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited; FMR Co., Inc., Fidelity Investments Japan Limited; and Fidelity Management &amp; Research (U.K.) Inc.</i>	Long-term growth.
<b>PIMCO Variable Insurance Trust</b>	<b>Pacific Investment Management Company LLC</b>
PIMCO Total Return Portfolio, Administrative Class	Total return.

\* This fund and its investment adviser are part of the UNIFI Mutual Holding Company, the ultimate parent of Union Central. Also, Calvert Distributors, Inc., an indirect subsidiary of UNIFI, is the underwriter for this fund.

Please see the respective fund prospectus for more information about the portfolios, including **Portfolio Company Operating Expenses**.

- On page 13, the following is added to the second paragraph after the chart:  
An investment in money market funds is neither insured nor guaranteed by the U.S. Government. There can be no assurance that the funds will be able to maintain a stable net asset value of \$1.00 per share. Notwithstanding the preceding statements, Owners will be guaranteed to receive \$1.00 net asset value for amounts they had invested in the money market account as of September 19, 2008, subject to the terms of the U.S. Treasury's Temporary Guarantee Program for Money Market Funds (the "Program"). The Program is currently set to expire on September 18, 2009.
- The Union Central Life Insurance Company has changed its principal and home office address to 5900 "O" Street, Lincoln, Nebraska 68510. Any reference to the principal or home office address in the prospectus or Statement of Additional Information is hereby replaced. The administrative office for Union Central remains at 1876 Waycross Road, Cincinnati, Ohio 45240.
- Union Central intends to rely on the exemption provided by Rule 12h-7 under the Securities Exchange Act of 1934 (the "1934 Act") to the extent the requirement to file reports under the 1934 Act is determined to be applicable to depositors of variable insurance products.
- APPENDIX B – ILLUSTRATIONS** is deleted and replaced with the information on the following pages of this supplement

All other provisions of your prospectus remain as stated in your Policy and prospectus, as previously amended.

**Please retain this Supplement with the current prospectus for your variable Policy issued by**  
**The Union Central Life Insurance Company.**  
**If you do not have a current prospectus, please contact Union Central at 1-800-319-6902.**

## **APPENDIX B--ILLUSTRATIONS**

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.893% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2010. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,616	2,431	2,247
2	300,000	300,000	300,000	6,751	6,184	5,638	6,121	5,553	5,008
3	300,000	300,000	300,000	10,524	9,352	8,269	9,894	8,722	7,639
4	300,000	300,000	300,000	14,608	12,584	10,786	13,978	11,953	10,156
5	300,000	300,000	300,000	19,046	15,891	13,200	18,416	15,261	12,570
6	300,000	300,000	300,000	23,861	19,264	15,499	23,294	18,697	14,931
7	300,000	300,000	300,000	29,099	22,711	17,688	28,595	22,207	17,184
8	300,000	300,000	300,000	34,816	26,248	19,782	34,375	25,807	19,341
9	300,000	300,000	300,000	41,093	29,907	21,810	40,715	29,529	21,432
10	300,000	300,000	300,000	47,979	33,685	23,762	47,664	33,370	23,447
15	300,000	300,000	300,000	97,289	56,607	33,786	97,289	56,607	33,786
20	406,219	300,000	300,000	180,964	86,997	44,279	180,964	86,997	44,279
25	614,327	300,000	300,000	316,166	124,020	52,152	316,166	124,020	52,152
30	906,623	300,000	300,000	532,687	169,279	56,172	532,687	169,279	56,172
35	1,327,483	340,254	300,000	877,077	224,808	54,387	877,077	224,808	54,387
40	1,946,029	398,266	300,000	1,421,798	290,979	43,289	1,421,798	290,979	43,289
45	2,876,592	466,054	300,000	2,278,398	369,137	15,609	2,278,398	369,137	15,609
50	4,285,083	545,796	0	3,620,962	461,206	0	3,620,962	461,206	0
55	6,453,853	642,567	0	5,720,892	569,591	0	5,720,892	569,591	0
60	9,731,735	753,791	0	9,055,220	701,390	0	9,055,220	701,390	0
Age 100	13,594,188	858,727	0	13,331,033	842,104	0	13,331,033	842,104	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,384	2,087	1,920	1,754
2	300,000	300,000	300,000	5,847	5,341	4,855	5,216	4,710	4,225
3	300,000	300,000	300,000	9,224	8,182	7,219	8,594	7,551	6,589
4	300,000	300,000	300,000	12,884	11,082	9,484	12,254	10,452	8,854
5	300,000	300,000	300,000	16,853	14,044	11,648	16,223	13,413	11,018
6	300,000	300,000	300,000	21,156	17,060	13,706	20,589	16,493	13,138
7	300,000	300,000	300,000	25,816	20,123	15,646	25,312	19,619	15,142
8	300,000	300,000	300,000	30,876	23,239	17,476	30,435	22,798	17,035
9	300,000	300,000	300,000	36,407	26,436	19,221	36,029	26,058	18,843
10	300,000	300,000	300,000	42,448	29,709	20,871	42,133	29,394	20,556
15	300,000	300,000	300,000	86,107	49,804	29,484	86,107	49,804	29,484
20	353,471	300,000	300,000	157,466	72,561	34,686	157,466	72,561	34,686
25	523,455	300,000	300,000	269,399	97,153	34,308	269,399	97,153	34,308
30	749,030	300,000	300,000	440,093	122,167	24,398	440,093	122,167	24,398
35	1,051,542	300,000	0	694,761	145,034	0	694,761	145,034	0
40	1,458,072	300,000	0	1,065,289	160,292	0	1,065,289	160,292	0
45	2,009,755	300,000	0	1,591,822	154,083	0	1,591,822	154,083	0
50	2,758,423	300,000	0	2,330,910	78,746	0	2,330,910	78,746	0
55	3,785,164	0	0	3,355,285	0	0	3,355,285	0	0
60	5,202,355	0	0	4,840,706	0	0	4,840,706	0	0
Age 100	6,715,107	0	0	6,585,117	0	0	6,585,117	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,241	303,057	302,872	3,241	3,057	2,872	2,611	2,426	2,242
2	306,671	306,106	305,564	6,671	6,106	5,564	6,040	5,476	4,934
3	310,313	309,155	308,085	10,313	9,155	8,085	9,683	8,525	7,455
4	314,181	312,192	310,428	14,181	12,192	10,428	13,550	11,561	9,797
5	318,305	315,226	312,603	18,305	15,226	12,603	17,674	14,596	11,973
6	322,695	318,241	314,600	22,695	18,241	14,600	22,128	17,674	14,033
7	327,411	321,267	316,449	27,411	21,267	16,449	26,907	20,763	15,945
8	332,472	324,291	318,142	32,472	24,291	18,142	32,030	23,850	17,701
9	338,005	327,404	319,767	38,005	27,404	19,767	37,627	27,026	19,389
10	344,047	330,597	321,315	44,047	30,597	21,315	43,732	30,282	21,000
15	389,111	351,770	330,938	89,111	51,770	30,938	89,111	51,770	30,938
20	465,492	379,693	341,004	165,492	79,693	41,004	165,492	79,693	41,004
25	589,144	411,985	347,898	289,144	111,985	47,898	289,144	111,985	47,898
30	831,616	447,755	350,013	488,617	147,755	50,013	488,617	147,755	50,013
35	1,220,427	484,946	345,021	806,345	184,946	45,021	806,345	184,946	45,021
40	1,791,523	519,418	329,388	1,308,913	219,418	29,388	1,308,913	219,418	29,388
45	2,650,404	543,293	0	2,099,247	243,293	0	2,099,247	243,293	0
50	3,950,183	543,339	0	3,337,966	243,339	0	3,337,966	243,339	0
55	5,951,379	498,502	0	5,275,484	198,502	0	5,275,484	198,502	0
60	8,975,893	381,671	0	8,351,921	81,671	0	8,351,921	81,671	0
Age 100	12,585,227	0	0	12,285,227	0	0	12,285,227	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,712	302,545	302,379	2,712	2,545	2,379	2,082	1,915	1,749
2	305,766	305,263	304,781	5,766	5,263	4,781	5,135	4,633	4,151
3	309,015	307,985	307,036	9,015	7,985	7,036	8,384	7,355	6,406
4	312,460	310,693	309,128	12,460	10,693	9,128	11,830	10,063	8,497
5	316,119	313,384	311,056	16,119	13,384	11,056	15,488	12,754	10,426
6	320,002	316,047	312,815	20,002	16,047	12,815	19,435	15,479	12,247
7	324,146	318,692	314,418	24,146	18,692	14,418	23,642	18,188	13,914
8	328,554	321,298	315,847	28,554	21,298	15,847	28,113	20,857	15,406
9	333,343	323,949	317,189	33,343	23,949	17,189	32,965	23,571	16,811
10	338,537	326,635	318,432	38,537	26,635	18,432	38,222	26,319	18,117
15	377,863	344,940	326,617	77,863	44,940	26,617	77,863	44,940	26,617
20	438,794	364,116	330,888	138,794	64,116	30,888	138,794	64,116	30,888
25	532,211	381,356	328,829	232,211	81,356	28,829	232,211	81,356	28,829
30	674,544	391,285	316,525	374,544	91,285	16,525	374,544	91,285	16,525
35	892,106	383,649	0	589,421	83,649	0	589,421	83,649	0
40	1,240,644	339,338	0	906,433	39,338	0	906,433	39,338	0
45	1,713,913	0	0	1,357,501	0	0	1,357,501	0	0
50	2,355,904	0	0	1,990,776	0	0	1,990,776	0	0
55	3,236,127	0	0	2,868,602	0	0	2,868,602	0	0
60	4,448,788	0	0	4,139,524	0	0	4,139,524	0	0
Age 100	5,448,227	0	0	5,148,227	0	0	5,148,227	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,616	2,431	2,247
2	300,000	300,000	300,000	6,751	6,184	5,638	6,121	5,553	5,008
3	300,000	300,000	300,000	10,524	9,352	8,269	9,894	8,722	7,639
4	300,000	300,000	300,000	14,608	12,584	10,786	13,978	11,953	10,156
5	300,000	300,000	300,000	19,046	15,891	13,200	18,416	15,261	12,570
6	300,000	300,000	300,000	23,861	19,264	15,499	23,294	18,697	14,931
7	300,000	300,000	300,000	29,099	22,711	17,688	28,595	22,207	17,184
8	300,000	300,000	300,000	34,816	26,248	19,782	34,375	25,807	19,341
9	300,000	300,000	300,000	41,093	29,907	21,810	40,715	29,529	21,432
10	300,000	300,000	300,000	47,979	33,685	23,762	47,664	33,370	23,447
15	300,000	300,000	300,000	97,302	56,607	33,786	97,302	56,607	33,786
20	300,000	300,000	300,000	181,649	86,997	44,279	181,649	86,997	44,279
25	418,792	300,000	300,000	322,147	124,046	52,152	322,147	124,046	52,152
30	664,658	300,000	300,000	553,882	169,455	56,172	553,882	169,455	56,172
35	1,075,070	300,000	300,000	934,843	226,362	54,387	934,843	226,362	54,387
40	1,643,773	316,111	300,000	1,565,498	301,058	43,289	1,565,498	301,058	43,289
45	2,739,111	416,423	300,000	2,608,677	396,594	15,609	2,608,677	396,594	15,609
50	4,529,216	539,976	0	4,313,539	514,262	0	4,313,539	514,262	0
55	7,426,462	689,942	0	7,072,821	657,087	0	7,072,821	657,087	0
60	11,687,505	841,875	0	11,687,505	841,875	0	11,687,505	841,875	0
Age 100	17,585,779	1,030,214	0	17,585,779	1,030,214	0	17,585,779	1,030,214	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,384	2,087	1,920	1,754
2	300,000	300,000	300,000	5,847	5,341	4,855	5,216	4,710	4,225
3	300,000	300,000	300,000	9,224	8,182	7,219	8,594	7,551	6,589
4	300,000	300,000	300,000	12,884	11,082	9,484	12,254	10,452	8,854
5	300,000	300,000	300,000	16,853	14,044	11,648	16,223	13,413	11,018
6	300,000	300,000	300,000	21,156	17,060	13,706	20,589	16,493	13,138
7	300,000	300,000	300,000	25,816	20,123	15,646	25,312	19,619	15,142
8	300,000	300,000	300,000	30,876	23,239	17,476	30,435	22,798	17,035
9	300,000	300,000	300,000	36,407	26,436	19,221	36,029	26,058	18,843
10	300,000	300,000	300,000	42,448	29,709	20,871	42,133	29,394	20,556
15	300,000	300,000	300,000	86,099	49,804	29,484	86,099	49,804	29,484
20	300,000	300,000	300,000	157,539	72,561	34,686	157,539	72,561	34,686
25	360,851	300,000	300,000	277,577	97,153	34,308	277,577	97,153	34,308
30	569,523	300,000	300,000	474,602	122,146	24,398	474,602	122,146	24,398
35	912,018	300,000	0	793,059	144,749	0	793,059	144,749	0
40	1,381,198	300,000	0	1,315,427	159,179	0	1,315,427	159,179	0
45	2,278,403	300,000	0	2,169,907	151,326	0	2,169,907	151,326	0
50	3,699,566	300,000	0	3,523,396	72,002	0	3,523,396	72,002	0
55	5,885,382	0	0	5,605,126	0	0	5,605,126	0	0
60	9,121,497	0	0	9,121,497	0	0	9,121,497	0	0
Age 100	13,728,174	0	0	13,728,174	0	0	13,728,174	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,241	303,057	302,872	3,241	3,057	2,872	2,611	2,426	2,242
2	306,671	306,106	305,564	6,671	6,106	5,564	6,040	5,476	4,934
3	310,313	309,155	308,085	10,313	9,155	8,085	9,683	8,525	7,455
4	314,181	312,192	310,428	14,181	12,192	10,428	13,550	11,561	9,797
5	318,305	315,226	312,603	18,305	15,226	12,603	17,674	14,596	11,973
6	322,695	318,241	314,600	22,695	18,241	14,600	22,128	17,674	14,033
7	327,411	321,267	316,449	27,411	21,267	16,449	26,907	20,763	15,945
8	332,472	324,291	318,142	32,472	24,291	18,142	32,030	23,850	17,701
9	338,005	327,404	319,767	38,005	27,404	19,767	37,627	27,026	19,389
10	344,047	330,597	321,315	44,047	30,597	21,315	43,732	30,282	21,000
15	389,111	351,770	330,938	89,111	51,770	30,938	89,111	51,770	30,938
20	465,493	379,693	341,004	165,493	79,693	41,004	165,493	79,693	41,004
25	589,194	411,985	347,898	289,194	111,985	47,898	289,194	111,985	47,898
30	789,330	447,755	350,013	489,330	147,755	50,013	489,330	147,755	50,013
35	1,113,323	484,946	345,021	813,323	184,946	45,021	813,323	184,946	45,021
40	1,638,420	519,418	329,388	1,338,420	219,418	29,388	1,338,420	219,418	29,388
45	2,490,458	543,293	0	2,190,458	243,293	0	2,190,458	243,293	0
50	3,875,683	543,339	0	3,575,683	243,339	0	3,575,683	243,339	0
55	6,133,296	498,502	0	5,833,296	198,502	0	5,833,296	198,502	0
60	9,832,372	381,671	0	9,532,372	81,671	0	9,532,372	81,671	0
Age 100	14,453,099	0	0	14,153,099	0	0	14,153,099	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,712	302,545	302,379	2,712	2,545	2,379	2,082	1,915	1,749
2	305,766	305,263	304,781	5,766	5,263	4,781	5,135	4,633	4,151
3	309,015	307,985	307,036	9,015	7,985	7,036	8,384	7,355	6,406
4	312,460	310,693	309,128	12,460	10,693	9,128	11,830	10,063	8,497
5	316,119	313,384	311,056	16,119	13,384	11,056	15,488	12,754	10,426
6	320,002	316,047	312,815	20,002	16,047	12,815	19,435	15,479	12,247
7	324,146	318,692	314,418	24,146	18,692	14,418	23,642	18,188	13,914
8	328,554	321,298	315,847	28,554	21,298	15,847	28,113	20,857	15,406
9	333,343	323,949	317,189	33,343	23,949	17,189	32,965	23,571	16,811
10	338,537	326,635	318,432	38,537	26,635	18,432	38,222	26,319	18,117
15	377,863	344,940	326,617	77,863	44,940	26,617	77,863	44,940	26,617
20	438,794	364,116	330,888	138,794	64,116	30,888	138,794	64,116	30,888
25	532,196	381,356	328,829	232,196	81,356	28,829	232,196	81,356	28,829
30	674,132	391,285	316,525	374,132	91,285	16,525	374,132	91,285	16,525
35	887,349	383,649	0	587,349	83,649	0	587,349	83,649	0
40	1,203,004	339,338	0	903,004	39,338	0	903,004	39,338	0
45	1,664,342	0	0	1,364,342	0	0	1,364,342	0	0
50	2,334,454	0	0	2,034,454	0	0	2,034,454	0	0
55	3,300,309	0	0	3,000,309	0	0	3,000,309	0	0
60	4,703,405	0	0	4,403,405	0	0	4,403,405	0	0
Age 100	5,843,165	0	0	5,543,165	0	0	5,543,165	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.63%, 4.27%, and 10.17%, respectively, during the first ten policy years, and -1.14%, 4.80%, and 10.73%, thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central")**

**CARILLON ACCOUNT  
CARILLON LIFE ACCOUNT  
("Separate Accounts")**

**Supplement to:  
VA I, VA II and VA II SA, Advantage VA III,  
Prospectuses Dated May 1, 2008  
Excel Performance VUL  
Prospectus Dated December 2, 2008  
Excel Accumulator VUL  
Prospectus Dated May 1, 2008  
Excel Choice VUL and Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**Supplement Dated April 24, 2009**

The Ohio Department of Insurance and the Nebraska Department of Insurance have each approved applications submitted by The Union Central Life Insurance Company to transfer its domicile from Ohio to Nebraska. All required filings with the Nebraska Secretary of State and the Nebraska Department of Insurance have been completed to accomplish the redomestication of Union Central to Nebraska, effective April 22, 2009.

Therefore, all statements in your prospectus and Statement of Additional Information that Union Central is an Ohio insurance company shall be revised to state that "Union Central is a Nebraska insurance company." Text regarding Union Central ownership is revised to state that "Union Central is a wholly owned subsidiary of Ameritas Life Insurance Corp. ("Ameritas"), a Nebraska life insurance company. Ameritas is wholly owned by Ameritas Holding Company ("AHC"), a Nebraska stock insurance holding company. AHC is wholly owned by UNIFI Mutual Holding Company, a Nebraska mutual insurance holding company."

All other provisions of your policy remain as stated in your policy and prospectus, as previously amended.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central")**

**CARILLON ACCOUNT  
CARILLON LIFE ACCOUNT  
("Separate Accounts")**

**Supplement to:  
Excel Performance VUL  
Prospectus Dated December 2, 2008  
VA I, VA II and VA II SA, Advantage VA III,  
and Excel Accumulator VUL  
Prospectuses Dated May 1, 2008  
Excel Choice VUL and Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**Supplement Dated April 9, 2009**

At the February 2009 Board of Directors meeting of The Union Central Life Insurance Company (the "Company"), the Company's Board, along with the respective Boards of UNIFI Mutual Holding Company, Ameritas Holding Company ("AHC"), and Ameritas Life Insurance Corp. ("Ameritas"), approved a repositioning between the Company and Ameritas whereby AHC will transfer the stock of the Company to Ameritas effective after the approvals of the Ohio Department of Insurance and the Nebraska Department of Insurance. In connection with the repositioning, the Company will also redomesticate from the State of Ohio to the State of Nebraska. After the repositioning, the Company will become a wholly owned subsidiary of Ameritas.

All other provisions of your policy remain as stated in your policy and prospectus, as previously amended.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**



**THE UNION CENTRAL LIFE INSURANCE COMPANY  
("Union Central")**

**CARILLON ACCOUNT  
CARILLON LIFE ACCOUNT  
("Separate Accounts")**

**Supplement to:  
VA I, VA II and VA II SA, Advantage VA III,  
and Excel Accumulator VUL  
Prospectuses Dated May 1, 2008  
Excel Choice VUL and Executive Edge VUL  
Prospectuses Dated November 5, 2007**

**Supplement Dated December 12, 2008**

The Union Central Life Insurance Company has been advised that effective December 12, 2008 the Summit Mutual Funds, Inc., Summit Pinnacle Series will change the name and investment strategy of the Summit Lehman Aggregate Bond Index Portfolio, which is available through subaccounts of the Separate Accounts. In the **INVESTMENT OPTIONS** section of your prospectus, the portfolio name and its portfolio type / summary of investment strategy are changed to the following:

<b>New Portfolio Name</b>	<b>Portfolio Type / Summary of Investment Strategy</b>
Summit Barclays Capital Aggregate Bond Index Portfolio	Index: Barclays Capital Aggregate Bond Index.

All other references to this portfolio in the product prospectuses are changed to the new name effective December 12, 2008.

All other provisions of your policy remain as stated in your policy and prospectus, as previously amended.

**Please retain this supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.  
If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**  
**CARILLON LIFE ACCOUNT**  
**("Separate Account")**  
**Supplement to**  
**Excel Executive Edge VUL**  
**Prospectus Dated November 5, 2007**

**Supplement Dated November 7, 2008**

This supplement amends certain disclosure contained in the above-referenced prospectuses for the policies with the same names. Please keep this supplement together with your prospectus for future reference. Please note that some information provided below may not be applicable to you, as all underlying portfolios may not be available as subaccount investment options under your policy.

The Union Central Life Insurance Company ("Union Central") has been advised that the Board of Directors of the Summit Mutual Funds, Inc. (the "Fund") has approved in principle the merger of the following portfolios:

<b>Fund</b>	<b>Fund</b>
<b>Merging Portfolio</b>	<b>Acquiring Portfolio</b>
<b>Summit Mutual Funds, Inc.*</b>	<b>Calvert Variable Series, Inc.*</b>
Summit Bond Portfolio	Income Portfolio

\* These funds and their investment advisers are part of the UNIFI Mutual Holding Company, the ultimate parent of Union Central.

Completion of the merger is subject to a number of conditions, including approval by shareholders of the Summit Bond Portfolio. If approved, the merger is scheduled to take place on or about December 12, 2008. We will notify you if the merger does not go forward on or about December 12, 2008.

If the merger is approved, immediately following the merger, we will make the following changes to the administration of the policies:

- the subaccount that currently invests in the Merging Portfolio will own shares of the Acquiring Portfolio, and we will combine the subaccount that currently invests in the Merging Portfolio into the subaccount that currently invests in the Acquiring Portfolio;
- any instructions that you have in effect with respect to a subaccount that invests in the Merging Portfolio will be treated as instructions with respect to the subaccount that invests in the Acquiring Portfolio. Such instructions would include, for example, instructions concerning allocation of premium payments or charges under your policy, and instructions for automatic transactions, such as periodic withdrawals, or portfolio rebalancing. However, you may change such instructions at any time, in the manner and subject to the terms and conditions set forth in the prospectus; and
- all references and information contained in the prospectus related to the Merging Portfolio will be deleted. Specifically, this will apply to the portfolio name and data for the merging portfolio found in the chart under the heading **Separate Account Variable Investment Options** in your prospectus, as well as the portfolio list on page 1 of each annuity prospectus.

Union Central has also been advised that the Board of Directors of the Summit Mutual Funds, Inc. recommends, also subject to shareholder approval, that on or about December 12, 2008, the Fund will change its investment adviser to Calvert Asset Management Company, Inc. ("CAMCO") and that CAMCO will enter into sub-advisory agreements for certain portfolios of the Fund.

Therefore, if the mergers and other recommendations of the Fund's Board of Directors are approved, the following changes will be made to your prospectus.

1. Under the **INVESTMENT OPTIONS** section of your prospectus, please note the following chart reflects the removal of the Summit Bond Portfolio pursuant to the merger, as well as changes to the investment adviser, subadvisers, and underwriter for the Summit Mutual Funds, Inc., Summit Pinnacle Series.

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
<b>Portfolio Name – Subadviser(s)</b>	<b>Portfolio Type / Summary of Investment Strategy</b>
<b>Summit Mutual Funds, Inc., Summit Pinnacle Series*</b>	<b>Calvert Asset Management Company, Inc.</b>
Summit Balanced Index Portfolio – <i>Summit Investment Partners, Inc. ("Summit")</i>	Index: 60% S&P 500; 40% Lehman Bond Index.
Summit EAFE International Index Portfolio – <i>World Asset Management, Inc.</i>	Index: MSCI EAFE Index.
Summit Inflation Protected Plus Portfolio – <i>Summit</i>	Inflation-adjusted income.
Summit Lehman Aggregate Bond Index Portfolio – <i>Summit</i>	Index: Lehman Aggregate Bond Index.
Summit Lifestyle ETF Market Strategy Aggressive Portfolio – <i>Summit</i>	Target allocation - Aggressive.
Summit Lifestyle ETF Market Strategy Conservative Portfolio – <i>Summit</i>	Target allocation - Conservative.
Summit Lifestyle ETF Market Strategy Target Portfolio – <i>Summit</i>	Target allocation - Moderate.
Summit Nasdaq-100 Index Portfolio – <i>Summit</i>	Index: Nasdaq-100 Index.
Summit Natural Resources Portfolio – <i>Summit</i>	Specialty.
Summit Russell 2000 Small Cap Index Portfolio – <i>Summit</i>	Index: Russell 2000 Index.
Summit S&P 500 Index Portfolio – <i>Summit</i>	Index: S&P 500 Index.
Summit S&P MidCap 400 Index Portfolio – <i>Summit</i>	Index: S&P MidCap 400 Index.
Summit Zenith Portfolio	Long-term capital appreciation.

\* The Fund and its investment adviser are part of the UNIFI Mutual Holding Company ("UNIFI"), the ultimate parent of Union Central. Also, Calvert Distributors, Inc., an indirect subsidiary of UNIFI, will replace Ameritas Investment Corp. as the underwriter for the Summit Mutual Funds, Inc., Summit Pinnacle Series.

2. **APPENDIX B – ILLUSTRATIONS** is deleted and replaced with the information on the following pages of this supplement.

Please see the supplement dated September 15, 2008 provided by the Summit Mutual Fund, Inc. for more information about the portfolio merger. Also see the Calvert Variable Series, Inc. prospectus for information about the Acquiring Portfolio's investment objectives, restrictions and other important information. On request, we will provide you with an additional copy of a fund prospectus or supplement. In addition, if you are invested in the subaccount currently investing in the Merged Portfolio on the record date for the merger you will be receiving a proxy statement and request for voting instructions from us.

All other prospectus provisions remain as stated in your policy and prospectus, as previously amended.

**Please retain this Supplement with the current prospectus for your variable policy issued by  
The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

## APPENDIX B--ILLUSTRATIONS

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.880% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2009. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

**The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.**

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,639	6,122	5,555	5,009
3	300,000	300,000	300,000	10,527	9,355	8,272	9,897	8,724	7,641
4	300,000	300,000	300,000	14,613	12,588	10,790	13,983	11,958	10,160
5	300,000	300,000	300,000	19,055	15,898	13,206	18,424	15,268	12,576
6	300,000	300,000	300,000	23,874	19,274	15,506	23,306	18,707	14,939
7	300,000	300,000	300,000	29,116	22,724	17,698	28,612	22,220	17,194
8	300,000	300,000	300,000	34,840	26,265	19,794	34,399	25,824	19,353
9	300,000	300,000	300,000	41,124	29,929	21,825	40,746	29,551	21,447
10	300,000	300,000	300,000	48,021	33,712	23,780	47,706	33,397	23,465
15	300,000	300,000	300,000	97,419	56,676	33,823	97,419	56,676	33,823
20	406,953	300,000	300,000	181,291	87,139	44,340	181,291	87,139	44,340
25	615,749	300,000	300,000	316,898	124,282	52,243	316,898	124,282	52,243
30	909,216	300,000	300,000	534,211	169,732	56,297	534,211	169,732	56,297
35	1,332,042	341,323	300,000	880,090	225,514	54,552	880,090	225,514	54,552
40	1,953,871	399,691	300,000	1,427,527	292,020	43,495	1,427,527	292,020	43,495
45	2,889,943	467,936	300,000	2,288,973	370,628	15,861	2,288,973	370,628	15,861
50	4,307,645	548,263	0	3,640,027	463,291	0	3,640,027	463,291	0
55	6,491,917	645,792	0	5,754,633	572,450	0	5,754,633	572,450	0
60	9,795,353	757,962	0	9,114,415	705,271	0	9,114,415	705,271	0
Age 100	13,690,056	863,842	0	13,425,046	847,120	0	13,425,046	847,120	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,226
3	300,000	300,000	300,000	9,227	8,184	7,221	8,597	7,554	6,591
4	300,000	300,000	300,000	12,889	11,086	9,487	12,258	10,456	8,857
5	300,000	300,000	300,000	16,861	14,050	11,653	16,230	13,419	11,023
6	300,000	300,000	300,000	21,167	17,069	13,712	20,599	16,501	13,145
7	300,000	300,000	300,000	25,831	20,134	15,655	25,327	19,630	15,151
8	300,000	300,000	300,000	30,898	23,254	17,487	30,456	22,813	17,046
9	300,000	300,000	300,000	36,435	26,456	19,234	36,057	26,078	18,856
10	300,000	300,000	300,000	42,485	29,733	20,887	42,169	29,418	20,571
15	300,000	300,000	300,000	86,223	49,866	29,516	86,223	49,866	29,516
20	354,131	300,000	300,000	157,760	72,687	34,740	157,760	72,687	34,740
25	524,687	300,000	300,000	270,032	97,387	34,385	270,032	97,387	34,385
30	751,187	300,000	300,000	441,360	122,578	24,499	441,360	122,578	24,499
35	1,055,157	300,000	0	697,150	145,757	0	697,150	145,757	0
40	1,463,931	300,000	0	1,069,570	161,635	0	1,069,570	161,635	0
45	2,019,033	300,000	0	1,599,170	156,918	0	1,599,170	156,918	0
50	2,772,842	300,000	0	2,343,095	85,825	0	2,343,095	85,825	0
55	3,807,301	0	0	3,374,908	0	0	3,374,908	0	0
60	5,236,050	0	0	4,872,058	0	0	4,872,058	0	0
Age 100	6,762,009	0	0	6,631,110	0	0	6,631,110	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,242
2	306,672	306,108	305,565	6,672	6,108	5,565	6,042	5,477	4,935
3	310,316	309,157	308,088	10,316	9,157	8,088	9,686	8,527	7,457
4	314,186	312,196	310,431	14,186	12,196	10,431	13,555	11,566	9,801
5	318,313	315,232	312,609	18,313	15,232	12,609	17,682	14,602	11,978
6	322,707	318,250	314,607	22,707	18,250	14,607	22,140	17,683	14,040
7	327,428	321,280	316,459	27,428	21,280	16,459	26,924	20,775	15,954
8	332,494	324,308	318,153	32,494	24,308	18,153	32,053	23,867	17,712
9	338,035	327,425	319,781	38,035	27,425	19,781	37,657	27,046	19,403
10	344,086	330,623	321,332	44,086	30,623	21,332	43,771	30,308	21,016
15	389,231	351,834	330,971	89,231	51,834	30,971	89,231	51,834	30,971
20	465,796	379,821	341,059	165,796	79,821	41,059	165,796	79,821	41,059
25	589,835	412,218	347,980	289,835	112,218	47,980	289,835	112,218	47,980
30	834,076	448,146	350,123	490,062	148,146	50,123	490,062	148,146	50,123
35	1,224,726	485,563	345,156	809,185	185,563	45,156	809,185	185,563	45,156
40	1,798,889	520,348	329,540	1,314,295	220,348	29,540	1,314,295	220,348	29,540
45	2,662,912	544,640	0	2,109,154	244,640	0	2,109,154	244,640	0
50	3,971,277	545,225	0	3,355,791	245,225	0	3,355,791	245,225	0
55	5,986,913	501,057	0	5,306,983	201,057	0	5,306,983	201,057	0
60	9,035,210	385,019	0	8,407,114	85,019	0	8,407,114	85,019	0
Age 100	12,673,085	0	0	12,373,085	0	0	12,373,085	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,749
2	305,767	305,264	304,782	5,767	5,264	4,782	5,137	4,634	4,152
3	309,017	307,988	307,038	9,017	7,988	7,038	8,387	7,357	6,408
4	312,465	310,697	309,131	12,465	10,697	9,131	11,834	10,067	8,501
5	316,126	313,390	311,061	16,126	13,390	11,061	15,495	12,760	10,430
6	320,013	316,055	312,821	20,013	16,055	12,821	19,445	15,487	12,254
7	324,161	318,703	314,426	24,161	18,703	14,426	23,657	18,199	13,922
8	328,575	321,313	315,857	28,575	21,313	15,857	28,133	20,872	15,416
9	333,370	323,968	317,201	33,370	23,968	17,201	32,992	23,590	16,823
10	338,572	326,657	318,447	38,572	26,657	18,447	38,257	26,342	18,131
15	377,969	344,996	326,647	77,969	44,996	26,647	77,969	44,996	26,647
20	439,059	364,228	330,935	139,059	64,228	30,935	139,059	64,228	30,935
25	532,806	381,551	328,894	232,806	81,551	28,894	232,806	81,551	28,894
30	675,793	391,596	316,602	375,793	91,596	16,602	375,793	91,596	16,602
35	895,878	384,110	0	591,913	84,110	0	591,913	84,110	0
40	1,246,700	339,971	0	910,858	39,971	0	910,858	39,971	0
45	1,723,268	0	0	1,364,911	0	0	1,364,911	0	0
50	2,370,166	0	0	2,002,827	0	0	2,002,827	0	0
55	3,257,693	0	0	2,887,718	0	0	2,887,718	0	0
60	4,481,814	0	0	4,170,254	0	0	4,170,254	0	0
Age 100	5,498,197	0	0	5,198,197	0	0	5,198,197	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,639	6,122	5,555	5,009
3	300,000	300,000	300,000	10,527	9,355	8,272	9,897	8,724	7,641
4	300,000	300,000	300,000	14,613	12,588	10,790	13,983	11,958	10,160
5	300,000	300,000	300,000	19,055	15,898	13,206	18,424	15,268	12,576
6	300,000	300,000	300,000	23,874	19,274	15,506	23,306	18,707	14,939
7	300,000	300,000	300,000	29,116	22,724	17,698	28,612	22,220	17,194
8	300,000	300,000	300,000	34,840	26,265	19,794	34,399	25,824	19,353
9	300,000	300,000	300,000	41,124	29,929	21,825	40,746	29,551	21,447
10	300,000	300,000	300,000	48,021	33,712	23,780	47,706	33,397	23,465
15	300,000	300,000	300,000	97,433	56,676	33,823	97,433	56,676	33,823
20	300,000	300,000	300,000	181,983	87,139	44,340	181,983	87,139	44,340
25	419,779	300,000	300,000	322,907	124,308	52,243	322,907	124,308	52,243
30	666,589	300,000	300,000	555,491	169,909	56,297	555,491	169,909	56,297
35	1,078,813	300,000	300,000	938,098	227,122	54,552	938,098	227,122	54,552
40	1,650,481	317,394	300,000	1,571,886	302,280	43,495	1,571,886	302,280	43,495
45	2,751,975	418,300	300,000	2,620,928	398,381	15,861	2,620,928	398,381	15,861
50	4,553,329	542,667	0	4,336,504	516,826	0	4,336,504	516,826	0
55	7,470,723	693,729	0	7,114,974	660,694	0	7,114,974	660,694	0
60	11,764,668	846,937	0	11,764,668	846,937	0	11,764,668	846,937	0
Age 100	17,710,974	1,036,855	0	17,710,974	1,036,855	0	17,710,974	1,036,855	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,226
3	300,000	300,000	300,000	9,227	8,184	7,221	8,597	7,554	6,591
4	300,000	300,000	300,000	12,889	11,086	9,487	12,258	10,456	8,857
5	300,000	300,000	300,000	16,861	14,050	11,653	16,230	13,419	11,023
6	300,000	300,000	300,000	21,167	17,069	13,712	20,599	16,501	13,145
7	300,000	300,000	300,000	25,831	20,134	15,655	25,327	19,630	15,151
8	300,000	300,000	300,000	30,898	23,254	17,487	30,456	22,813	17,046
9	300,000	300,000	300,000	36,435	26,456	19,234	36,057	26,078	18,856
10	300,000	300,000	300,000	42,485	29,733	20,887	42,169	29,418	20,571
15	300,000	300,000	300,000	86,215	49,866	29,516	86,215	49,866	29,516
20	300,000	300,000	300,000	157,841	72,687	34,740	157,841	72,687	34,740
25	361,750	300,000	300,000	278,269	97,387	34,385	278,269	97,387	34,385
30	571,243	300,000	300,000	476,035	122,554	24,499	476,035	122,554	24,499
35	915,285	300,000	0	795,900	145,452	0	795,900	145,452	0
40	1,386,960	300,000	0	1,320,914	160,445	0	1,320,914	160,445	0
45	2,289,293	300,000	0	2,180,279	153,882	0	2,180,279	153,882	0
50	3,719,552	300,000	0	3,542,430	78,396	0	3,542,430	78,396	0
55	5,920,898	0	0	5,638,950	0	0	5,638,950	0	0
60	9,182,370	0	0	9,182,370	0	0	9,182,370	0	0
Age 100	13,826,864	0	0	13,826,864	0	0	13,826,864	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,242
2	306,672	306,108	305,565	6,672	6,108	5,565	6,042	5,477	4,935
3	310,316	309,157	308,088	10,316	9,157	8,088	9,686	8,527	7,457
4	314,186	312,196	310,431	14,186	12,196	10,431	13,555	11,566	9,801
5	318,313	315,232	312,609	18,313	15,232	12,609	17,682	14,602	11,978
6	322,707	318,250	314,607	22,707	18,250	14,607	22,140	17,683	14,040
7	327,428	321,280	316,459	27,428	21,280	16,459	26,924	20,775	15,954
8	332,494	324,308	318,153	32,494	24,308	18,153	32,053	23,867	17,712
9	338,035	327,425	319,781	38,035	27,425	19,781	37,657	27,046	19,403
10	344,086	330,623	321,332	44,086	30,623	21,332	43,771	30,308	21,016
15	389,231	351,834	330,971	89,231	51,834	30,971	89,231	51,834	30,971
20	465,796	379,821	341,059	165,796	79,821	41,059	165,796	79,821	41,059
25	589,886	412,218	347,980	289,886	112,218	47,980	289,886	112,218	47,980
30	790,798	448,146	350,123	490,798	148,146	50,123	490,798	148,146	50,123
35	1,116,301	485,563	345,156	816,301	185,563	45,156	816,301	185,563	45,156
40	1,644,260	520,348	329,540	1,344,260	220,348	29,540	1,344,260	220,348	29,540
45	2,501,627	544,640	0	2,201,627	244,640	0	2,201,627	244,640	0
50	3,896,650	545,225	0	3,596,650	245,225	0	3,596,650	245,225	0
55	6,172,068	501,057	0	5,872,068	201,057	0	5,872,068	201,057	0
60	9,903,308	385,019	0	9,603,308	85,019	0	9,603,308	85,019	0
Age 100	14,567,413	0	0	14,267,413	0	0	14,267,413	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,749
2	305,767	305,264	304,782	5,767	5,264	4,782	5,137	4,634	4,152
3	309,017	307,988	307,038	9,017	7,988	7,038	8,387	7,357	6,408
4	312,465	310,697	309,131	12,465	10,697	9,131	11,834	10,067	8,501
5	316,126	313,390	311,061	16,126	13,390	11,061	15,495	12,760	10,430
6	320,013	316,055	312,821	20,013	16,055	12,821	19,445	15,487	12,254
7	324,161	318,703	314,426	24,161	18,703	14,426	23,657	18,199	13,922
8	328,575	321,313	315,857	28,575	21,313	15,857	28,133	20,872	15,416
9	333,370	323,968	317,201	33,370	23,968	17,201	32,992	23,590	16,823
10	338,572	326,657	318,447	38,572	26,657	18,447	38,257	26,342	18,131
15	377,969	344,996	326,647	77,969	44,996	26,647	77,969	44,996	26,647
20	439,059	364,228	330,935	139,059	64,228	30,935	139,059	64,228	30,935
25	532,790	381,551	328,894	232,790	81,551	28,894	232,790	81,551	28,894
30	675,371	391,596	316,602	375,371	91,596	16,602	375,371	91,596	16,602
35	889,809	384,110	0	589,809	84,110	0	589,809	84,110	0
40	1,207,718	339,971	0	907,718	39,971	0	907,718	39,971	0
45	1,673,138	0	0	1,373,138	0	0	1,373,138	0	0
50	2,350,538	0	0	2,050,538	0	0	2,050,538	0	0
55	3,329,267	0	0	3,029,267	0	0	3,029,267	0	0
60	4,754,948	0	0	4,454,948	0	0	4,454,948	0	0
Age 100	5,924,681	0	0	5,624,681	0	0	5,624,681	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.62%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**  
**CARILLON LIFE ACCOUNT**  
**("Separate Account")**  
**Supplement to**  
**Excel Executive Edge VUL**  
**Prospectus Dated November 5, 2007**  
  
**Supplement Dated October 21, 2008**

Effective October 1, 2008, the **PORTFOLIO COMPANY OPERATING EXPENSES** chart in the prospectus is revised for the Seligman portfolio listed below.

• Subaccount's underlying Portfolio Name *	Management Fees	12b-1 Fees**	Other Fees	Acquired Fund Fees and Expenses	Total Portfolio Fees	Waivers and Reductions	Total Expenses after Waivers and Reductions, if any
SELIGMAN, Class 2							
Smaller-Cap Value	1.00%	0.25%	0.14%	-	1.39%	-	1.39%

\* Short cites are used in this list. The "Investment Options" section uses complete Portfolio names.

\*\* Portfolios pay 12b-1 fees to us pursuant to Rule 12b-1 under the Investment Company Act of 1940, which allows investment companies to pay fees out of portfolio assets to those who sell and distribute portfolio shares. Some portfolios may also pay 0.05 to 0.25 percent of annual portfolio assets for our providing shareholder support and marketing services.

Effective May 1, 2008, the **PORTFOLIO COMPANY OPERATING EXPENSES** chart in each prospectus is revised for The Universal Institutional Funds, Inc. ("UIF") portfolios listed below.

• Subaccount's underlying Portfolio Name *	Management Fees	12b-1 Fees**	Other Fees	Acquired Fund Fees and Expenses	Total Portfolio Fees	Waivers and Reductions	Total Expenses after Waivers and Reductions, if any
UIF, Class I							
Core Plus Fixed Income	0.38%	-	0.27%	0.02% <sup>(1)</sup>	0.67%	-	0.67%
Emerging Markets Equity	1.21%	-	0.37%	0.02% <sup>(1)</sup>	1.60%	-	1.60%

**UIF (1)** The Portfolio may invest a portion of its assets in other investment companies (the "Acquired Funds"). The Portfolio's shareholders indirectly bear a pro rata portion of the expenses of the Acquired Funds in which the Portfolio invests. Actual Acquired Fund expenses incurred by the Portfolio may vary with changes in the allocation of Portfolio assets among the Acquired Funds and with other events that directly affect the expenses of the Acquired Funds. Since "Acquired Fund Fees and Expenses" are not directly borne by the Portfolio, they are not reflected in the Portfolio's financial statements, with the result that the information presented in the table will differ from that presented in the Financial Highlights section of the Portfolio prospectus.

\* Short cites are used in this list. The "Investment Options" section uses complete Portfolio names.

\*\* Portfolios pay 12b-1 fees to us pursuant to Rule 12b-1 under the Investment Company Act of 1940, which allows investment companies to pay fees out of portfolio assets to those who sell and distribute portfolio shares. Some portfolios may also pay 0.05 to 0.25 percent of annual portfolio assets for our providing shareholder support and marketing services.

All other provisions of your prospectus remain as stated in your Policy and prospectus, as previously amended. Please see the respective fund prospectuses for more information about the portfolios.

**Please retain this Supplement with the current prospectus for your variable Policy issued by**  
**The Union Central Life Insurance Company.**  
**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

## APPENDIX B--ILLUSTRATIONS

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.878% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2009. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19% , respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

**The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.**

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,640	6,123	5,555	5,009
3	300,000	300,000	300,000	10,527	9,355	8,272	9,897	8,725	7,642
4	300,000	300,000	300,000	14,614	12,589	10,791	13,984	11,958	10,160
5	300,000	300,000	300,000	19,056	15,899	13,207	18,426	15,269	12,576
6	300,000	300,000	300,000	23,876	19,275	15,507	23,308	18,708	14,940
7	300,000	300,000	300,000	29,119	22,726	17,699	28,615	22,222	17,195
8	300,000	300,000	300,000	34,843	26,268	19,796	34,402	25,827	19,355
9	300,000	300,000	300,000	41,129	29,932	21,827	40,751	29,554	21,449
10	300,000	300,000	300,000	48,027	33,717	23,783	47,712	33,401	23,468
15	300,000	300,000	300,000	97,439	56,687	33,829	97,439	56,687	33,829
20	407,066	300,000	300,000	181,342	87,161	44,349	181,342	87,161	44,349
25	615,968	300,000	300,000	317,011	124,322	52,257	317,011	124,322	52,257
30	909,616	300,000	300,000	534,446	169,801	56,317	534,446	169,801	56,317
35	1,332,745	341,487	300,000	880,554	225,623	54,577	880,554	225,623	54,577
40	1,955,081	399,910	300,000	1,428,411	292,180	43,527	1,428,411	292,180	43,527
45	2,892,003	468,226	300,000	2,290,605	370,858	15,899	2,290,605	370,858	15,899
50	4,311,127	548,643	0	3,642,970	463,612	0	3,642,970	463,612	0
55	6,497,794	646,289	0	5,759,843	572,891	0	5,759,843	572,891	0
60	9,805,179	758,605	0	9,123,558	705,870	0	9,123,558	705,870	0
Age 100	13,704,867	864,632	0	13,439,570	847,894	0	13,439,570	847,894	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,226
3	300,000	300,000	300,000	9,227	8,184	7,222	8,597	7,554	6,591
4	300,000	300,000	300,000	12,889	11,087	9,488	12,259	10,457	8,857
5	300,000	300,000	300,000	16,862	14,051	11,654	16,231	13,420	11,023
6	300,000	300,000	300,000	21,168	17,070	13,713	20,601	16,503	13,146
7	300,000	300,000	300,000	25,834	20,136	15,656	25,330	19,632	15,152
8	300,000	300,000	300,000	30,901	23,256	17,489	30,460	22,815	17,047
9	300,000	300,000	300,000	36,439	26,459	19,236	36,061	26,081	18,858
10	300,000	300,000	300,000	42,490	29,737	20,889	42,175	29,422	20,574
15	300,000	300,000	300,000	86,241	49,875	29,521	86,241	49,875	29,521
20	354,232	300,000	300,000	157,805	72,707	34,748	157,805	72,707	34,748
25	524,876	300,000	300,000	270,130	97,423	34,397	270,130	97,423	34,397
30	751,519	300,000	300,000	441,556	122,641	24,514	441,556	122,641	24,514
35	1,055,714	300,000	0	697,518	145,869	0	697,518	145,869	0
40	1,464,835	300,000	0	1,070,230	161,842	0	1,070,230	161,842	0
45	2,020,464	300,000	0	1,600,304	157,357	0	1,600,304	157,357	0
50	2,775,067	300,000	0	2,344,975	86,922	0	2,344,975	86,922	0
55	3,810,719	0	0	3,377,937	0	0	3,377,937	0	0
60	5,241,254	0	0	4,876,901	0	0	4,876,901	0	0
Age 100	6,769,255	0	0	6,638,216	0	0	6,638,216	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,242
2	306,672	306,108	305,566	6,672	6,108	5,566	6,042	5,477	4,935
3	310,317	309,158	308,088	10,317	9,158	8,088	9,686	8,528	7,458
4	314,186	312,197	310,432	14,186	12,197	10,432	13,556	11,566	9,802
5	318,314	315,233	312,610	18,314	15,233	12,610	17,684	14,603	11,979
6	322,709	318,252	314,608	22,709	18,252	14,608	22,142	17,684	14,041
7	327,430	321,282	316,460	27,430	21,282	16,460	26,926	20,777	15,956
8	332,498	324,310	318,155	32,498	24,310	18,155	32,057	23,869	17,714
9	338,040	327,428	319,783	38,040	27,428	19,783	37,662	27,050	19,405
10	344,092	330,627	321,334	44,092	30,627	21,334	43,777	30,312	21,019
15	389,249	351,843	330,976	89,249	51,843	30,976	89,249	51,843	30,976
20	465,843	379,841	341,068	165,843	79,841	41,068	165,843	79,841	41,068
25	589,941	412,254	347,992	289,941	112,254	47,992	289,941	112,254	47,992
30	834,455	448,206	350,140	490,285	148,206	50,140	490,285	148,206	50,140
35	1,225,389	485,658	345,177	809,623	185,658	45,177	809,623	185,658	45,177
40	1,800,025	520,491	329,564	1,315,125	220,491	29,564	1,315,125	220,491	29,564
45	2,664,842	544,848	0	2,110,682	244,848	0	2,110,682	244,848	0
50	3,974,533	545,517	0	3,358,542	245,517	0	3,358,542	245,517	0
55	5,992,399	501,451	0	5,311,846	201,451	0	5,311,846	201,451	0
60	9,044,371	385,536	0	8,415,639	85,536	0	8,415,639	85,536	0
Age 100	12,686,659	0	0	12,386,659	0	0	12,386,659	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,749
2	305,767	305,264	304,782	5,767	5,264	4,782	5,137	4,634	4,152
3	309,018	307,988	307,038	9,018	7,988	7,038	8,387	7,358	6,408
4	312,465	310,698	309,131	12,465	10,698	9,131	11,835	10,068	8,501
5	316,127	313,391	311,061	16,127	13,391	11,061	15,497	12,760	10,431
6	320,014	316,056	312,822	20,014	16,056	12,822	19,447	15,489	12,255
7	324,163	318,705	314,427	24,163	18,705	14,427	23,659	18,201	13,923
8	328,578	321,315	315,859	28,578	21,315	15,859	28,137	20,874	15,418
9	333,374	323,971	317,203	33,374	23,971	17,203	32,996	23,592	16,825
10	338,577	326,661	318,449	38,577	26,661	18,449	38,262	26,346	18,134
15	377,985	345,004	326,651	77,985	45,004	26,651	77,985	45,004	26,651
20	439,100	364,245	330,943	139,100	64,245	30,943	139,100	64,245	30,943
25	532,898	381,581	328,904	232,898	81,581	28,904	232,898	81,581	28,904
30	675,985	391,644	316,614	375,985	91,644	16,614	375,985	91,644	16,614
35	896,460	384,181	0	592,297	84,181	0	592,297	84,181	0
40	1,247,633	340,068	0	911,539	40,068	0	911,539	40,068	0
45	1,724,709	0	0	1,366,052	0	0	1,366,052	0	0
50	2,372,365	0	0	2,004,685	0	0	2,004,685	0	0
55	3,261,018	0	0	2,890,666	0	0	2,890,666	0	0
60	4,486,897	0	0	4,174,984	0	0	4,174,984	0	0
Age 100	5,505,892	0	0	5,205,892	0	0	5,205,892	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
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- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING CURRENT CHARGES			\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,640	6,123	5,555	5,009
3	300,000	300,000	300,000	10,527	9,355	8,272	9,897	8,725	7,642
4	300,000	300,000	300,000	14,614	12,589	10,791	13,984	11,958	10,160
5	300,000	300,000	300,000	19,056	15,899	13,207	18,426	15,269	12,576
6	300,000	300,000	300,000	23,876	19,275	15,507	23,308	18,708	14,940
7	300,000	300,000	300,000	29,119	22,726	17,699	28,615	22,222	17,195
8	300,000	300,000	300,000	34,843	26,268	19,796	34,402	25,827	19,355
9	300,000	300,000	300,000	41,129	29,932	21,827	40,751	29,554	21,449
10	300,000	300,000	300,000	48,027	33,717	23,783	47,712	33,401	23,468
15	300,000	300,000	300,000	97,453	56,687	33,829	97,453	56,687	33,829
20	300,000	300,000	300,000	182,035	87,161	44,349	182,035	87,161	44,349
25	419,932	300,000	300,000	323,024	124,348	52,257	323,024	124,348	52,257
30	666,886	300,000	300,000	555,739	169,979	56,317	555,739	169,979	56,317
35	1,079,390	300,000	300,000	938,600	227,239	54,577	938,600	227,239	54,577
40	1,651,515	317,592	300,000	1,572,872	302,468	43,527	1,572,872	302,468	43,527
45	2,753,959	418,589	300,000	2,622,818	398,657	15,899	2,622,818	398,657	15,899
50	4,557,051	543,082	0	4,340,048	517,221	0	4,340,048	517,221	0
55	7,477,557	694,313	0	7,121,483	661,250	0	7,121,483	661,250	0
60	11,776,585	847,719	0	11,776,585	847,719	0	11,776,585	847,719	0
Age 100	17,730,316	1,037,881	0	17,730,316	1,037,881	0	17,730,316	1,037,881	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES				\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST		
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,226
3	300,000	300,000	300,000	9,227	8,184	7,222	8,597	7,554	6,591
4	300,000	300,000	300,000	12,889	11,087	9,488	12,259	10,457	8,857
5	300,000	300,000	300,000	16,862	14,051	11,654	16,231	13,420	11,023
6	300,000	300,000	300,000	21,168	17,070	13,713	20,601	16,503	13,146
7	300,000	300,000	300,000	25,834	20,136	15,656	25,330	19,632	15,152
8	300,000	300,000	300,000	30,901	23,256	17,489	30,460	22,815	17,047
9	300,000	300,000	300,000	36,439	26,459	19,236	36,061	26,081	18,858
10	300,000	300,000	300,000	42,490	29,737	20,889	42,175	29,422	20,574
15	300,000	300,000	300,000	86,233	49,875	29,521	86,233	49,875	29,521
20	300,000	300,000	300,000	157,888	72,707	34,748	157,888	72,707	34,748
25	361,889	300,000	300,000	278,376	97,423	34,397	278,376	97,423	34,397
30	571,508	300,000	300,000	476,256	122,616	24,514	476,256	122,616	24,514
35	915,788	300,000	0	796,338	145,561	0	796,338	145,561	0
40	1,387,848	300,000	0	1,321,760	160,641	0	1,321,760	160,641	0
45	2,290,974	300,000	0	2,181,880	154,277	0	2,181,880	154,277	0
50	3,722,637	300,000	0	3,545,368	79,384	0	3,545,368	79,384	0
55	5,926,382	0	0	5,644,173	0	0	5,644,173	0	0
60	9,191,773	0	0	9,191,773	0	0	9,191,773	0	0
Age 100	13,842,113	0	0	13,842,113	0	0	13,842,113	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.74% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,242
2	306,672	306,108	305,566	6,672	6,108	5,566	6,042	5,477	4,935
3	310,317	309,158	308,088	10,317	9,158	8,088	9,686	8,528	7,458
4	314,186	312,197	310,432	14,186	12,197	10,432	13,556	11,566	9,802
5	318,314	315,233	312,610	18,314	15,233	12,610	17,684	14,603	11,979
6	322,709	318,252	314,608	22,709	18,252	14,608	22,142	17,684	14,041
7	327,430	321,282	316,460	27,430	21,282	16,460	26,926	20,777	15,956
8	332,498	324,310	318,155	32,498	24,310	18,155	32,057	23,869	17,714
9	338,040	327,428	319,783	38,040	27,428	19,783	37,662	27,050	19,405
10	344,092	330,627	321,334	44,092	30,627	21,334	43,777	30,312	21,019
15	389,249	351,843	330,976	89,249	51,843	30,976	89,249	51,843	30,976
20	465,843	379,841	341,068	165,843	79,841	41,068	165,843	79,841	41,068
25	589,992	412,254	347,992	289,992	112,254	47,992	289,992	112,254	47,992
30	791,025	448,206	350,140	491,025	148,206	50,140	491,025	148,206	50,140
35	1,116,760	485,658	345,177	816,760	185,658	45,177	816,760	185,658	45,177
40	1,645,160	520,491	329,564	1,345,160	220,491	29,564	1,345,160	220,491	29,564
45	2,503,350	544,848	0	2,203,350	244,848	0	2,203,350	244,848	0
50	3,899,886	545,517	0	3,599,886	245,517	0	3,599,886	245,517	0
55	6,178,055	501,451	0	5,878,055	201,451	0	5,878,055	201,451	0
60	9,914,266	385,536	0	9,614,266	85,536	0	9,614,266	85,536	0
Age 100	14,585,077	0	0	14,285,077	0	0	14,285,077	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,749
2	305,767	305,264	304,782	5,767	5,264	4,782	5,137	4,634	4,152
3	309,018	307,988	307,038	9,018	7,988	7,038	8,387	7,358	6,408
4	312,465	310,698	309,131	12,465	10,698	9,131	11,835	10,068	8,501
5	316,127	313,391	311,061	16,127	13,391	11,061	15,497	12,760	10,431
6	320,014	316,056	312,822	20,014	16,056	12,822	19,447	15,489	12,255
7	324,163	318,705	314,427	24,163	18,705	14,427	23,659	18,201	13,923
8	328,578	321,315	315,859	28,578	21,315	15,859	28,137	20,874	15,418
9	333,374	323,971	317,203	33,374	23,971	17,203	32,996	23,592	16,825
10	338,577	326,661	318,449	38,577	26,661	18,449	38,262	26,346	18,134
15	377,985	345,004	326,651	77,985	45,004	26,651	77,985	45,004	26,651
20	439,100	364,245	330,943	139,100	64,245	30,943	139,100	64,245	30,943
25	532,882	381,581	328,904	232,882	81,581	28,904	232,882	81,581	28,904
30	675,562	391,644	316,614	375,562	91,644	16,614	375,562	91,644	16,614
35	890,189	384,181	0	590,189	84,181	0	590,189	84,181	0
40	1,208,446	340,068	0	908,446	40,068	0	908,446	40,068	0
45	1,674,496	0	0	1,374,496	0	0	1,374,496	0	0
50	2,353,021	0	0	2,053,021	0	0	2,053,021	0	0
55	3,333,740	0	0	3,033,740	0	0	3,033,740	0	0
60	4,762,914	0	0	4,462,914	0	0	4,462,914	0	0
Age 100	5,937,284	0	0	5,637,284	0	0	5,637,284	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**  
**CARILLON LIFE ACCOUNT**  
**("Separate Account")**  
**Supplement to**  
**Excel Executive Edge VUL**  
**Prospectus Dated November 5, 2007**  
**Supplement Dated May 1, 2008**

Effective May 1, 2008, Union Central will add certain variable investment options to your Policy. The following revisions are made to your prospectus on that date:

A. The following chart is added to your prospectus section on The Funds:

<b>FUND NAME</b>	<b>INVESTMENT ADVISER</b>
<b>Portfolio Name – Subadviser(s)</b>	<b>Portfolio Type / Summary of Investment Strategy</b>
<b>AIM Variable Insurance Funds</b>	<b>Invesco Aim Advisors, Inc.</b>
AIM V.I. International Growth Fund, Series I –	Long-term growth of capital.
<i>– Subadvisers: AIM Funds Management Inc. (AIM Funds Management Inc. anticipates changing its name to Invesco Trimark Investment Management Inc. on or prior to December 31, 2008); Invesco Global Asset Management (N.A.), Inc.; Invesco Institutional (N.A.), Inc.; Invesco Senior Secured Management, Inc.; Invesco Hong Kong Limited; Invesco Asset Management Limited; Invesco Asset Management (Japan) Limited; Invesco Asset Management Deutschland, GmbH; and Invesco Australia Limited</i>	
<b>American Century Investments</b>	<b>American Century Investment Management, Inc.</b>
American Century VP Mid Cap Value Fund, Class I	Long-term capital growth; income is secondary.
<b>Calvert Variable Series, Inc.*</b>	<b>Calvert Asset Management Company, Inc.</b>
Social Equity Portfolio – Atlanta Capital Management Company, L.L.C.	Capital growth.
<b>DWS Variable Series II</b>	<b>Deutsche Investment Management Americas Inc.</b>
DWS Dreman Small Mid Cap Value VIP Portfolio, Class A	Long-term capital growth.
DWS Global Thematic VIP Portfolio, Class A	Long-term capital growth.
<b>MFS® Variable Insurance Trust<sup>SM</sup></b>	<b>Massachusetts Financial Services Company</b>
MFS® VIT Research International Series, Initial Class	Capital appreciation.
MFS® VIT Utilities Series, Initial Class	Total return.
<b>Neuberger Berman Advisers Management Trust</b>	<b>Neuberger Berman Management Inc.</b>
Neuberger Berman AMT Regency Portfolio, Class I	Capital growth.
<b>Summit Mutual Funds, Inc., Summit Pinnacle Series*</b>	<b>Summit Investment Partners, Inc.</b>
Summit Inflation Protected Plus Portfolio	Inflation-adjusted income.
Summit Lifestyle ETF Market Strategy Aggressive Portfolio	Target allocation - Aggressive.
Summit Lifestyle ETF Market Strategy Conservative Portfolio	Target allocation - Conservative.
Summit Lifestyle ETF Market Strategy Target Portfolio	Target allocation - Moderate.
<b>T. Rowe Price Equity Series, Inc.</b>	<b>T. Rowe Price Associates, Inc.</b>
T. Rowe Price Blue Chip Growth Portfolio-II	Growth.
<b>The Universal Institutional Funds, Inc.</b>	<b>Morgan Stanley Investment Management Inc., dba Van Kampen</b>
UIF Emerging Markets Equity Portfolio, Class I	Long-term capital appreciation.

\*These funds and their investment advisers are part of the UNIFI Mutual Holding Company, the ultimate parent of Union Central. Also, Ameritas Investment Corp., an affiliate of ours, is the underwriter for the Summit Mutual Funds, Inc., Summit Pinnacle Series.

B. **APPENDIX B – ILLUSTRATIONS** is deleted and replaced with the information on the following pages of this supplement.

C. Also effective May 1, 2008:

- MFS Variable Insurance Trust has changed the name of the MFS VIT Emerging Growth Series, Initial Class portfolio to **MFS VIT Growth Series, Initial Class**.
- The Alger American Fund has changed the name of the Alger American Leveraged AllCap Portfolio, Class O to **Alger American Capital Appreciation Portfolio, Class O**.

All other provisions of your prospectus remain as stated in your Policy and prospectus, as previously amended. Please see the respective fund prospectuses for more information about the portfolios.

**Please retain this Supplement with the current prospectus for your variable Policy issued by**  
**The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

## APPENDIX B--ILLUSTRATIONS

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.876% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2009. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19% , respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% , respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

**The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.**



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,640	6,123	5,555	5,010
3	300,000	300,000	300,000	10,528	9,355	8,272	9,898	8,725	7,642
4	300,000	300,000	300,000	14,615	12,589	10,791	13,985	11,959	10,161
5	300,000	300,000	300,000	19,057	15,900	13,207	18,427	15,270	12,577
6	300,000	300,000	300,000	23,877	19,277	15,508	23,310	18,710	14,941
7	300,000	300,000	300,000	29,122	22,728	17,701	28,617	22,224	17,197
8	300,000	300,000	300,000	34,847	26,270	19,798	34,406	25,829	19,357
9	300,000	300,000	300,000	41,134	29,936	21,829	40,756	29,558	21,451
10	300,000	300,000	300,000	48,033	33,721	23,786	47,718	33,406	23,470
15	300,000	300,000	300,000	97,459	56,697	33,834	97,459	56,697	33,834
20	407,180	300,000	300,000	181,392	87,183	44,359	181,392	87,183	44,359
25	616,188	300,000	300,000	317,124	124,363	52,271	317,124	124,363	52,271
30	910,016	300,000	300,000	534,680	169,871	56,336	534,680	169,871	56,336
35	1,333,448	341,652	300,000	881,019	225,732	54,602	881,019	225,732	54,602
40	1,956,291	400,130	300,000	1,429,295	292,341	43,559	1,429,295	292,341	43,559
45	2,894,065	468,517	300,000	2,292,238	371,088	15,938	2,292,238	371,088	15,938
50	4,314,612	549,024	0	3,645,915	463,934	0	3,645,915	463,934	0
55	6,503,676	646,787	0	5,765,057	573,332	0	5,765,057	573,332	0
60	9,815,015	759,250	0	9,132,710	706,469	0	9,132,710	706,469	0
Age 100	13,719,695	865,422	0	13,454,111	848,669	0	13,454,111	848,669	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,227
3	300,000	300,000	300,000	9,228	8,185	7,222	8,598	7,554	6,592
4	300,000	300,000	300,000	12,890	11,087	9,488	12,260	10,457	8,858
5	300,000	300,000	300,000	16,863	14,051	11,654	16,233	13,421	11,024
6	300,000	300,000	300,000	21,170	17,071	13,714	20,603	16,504	13,147
7	300,000	300,000	300,000	25,836	20,138	15,658	25,332	19,634	15,153
8	300,000	300,000	300,000	30,904	23,259	17,490	30,463	22,817	17,049
9	300,000	300,000	300,000	36,444	26,462	19,238	36,066	26,084	18,860
10	300,000	300,000	300,000	42,496	29,741	20,891	42,181	29,425	20,576
15	300,000	300,000	300,000	86,259	49,885	29,526	86,259	49,885	29,526
20	354,334	300,000	300,000	157,850	72,726	34,756	157,850	72,726	34,756
25	525,066	300,000	300,000	270,228	97,459	34,409	270,228	97,459	34,409
30	751,852	300,000	300,000	441,751	122,704	24,530	441,751	122,704	24,530
35	1,056,272	300,000	0	697,886	145,981	0	697,886	145,981	0
40	1,465,739	300,000	0	1,070,891	162,049	0	1,070,891	162,049	0
45	2,021,897	300,000	0	1,601,439	157,796	0	1,601,439	157,796	0
50	2,777,295	300,000	0	2,346,858	88,022	0	2,346,858	88,022	0
55	3,814,140	0	0	3,380,970	0	0	3,380,970	0	0
60	5,246,464	0	0	4,881,748	0	0	4,881,748	0	0
Age 100	6,776,509	0	0	6,645,330	0	0	6,645,330	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,243
2	306,672	306,108	305,566	6,672	6,108	5,566	6,042	5,478	4,936
3	310,317	309,158	308,088	10,317	9,158	8,088	9,687	8,528	7,458
4	314,187	312,197	310,432	14,187	12,197	10,432	13,557	11,567	9,802
5	318,315	315,234	312,610	18,315	15,234	12,610	17,685	14,604	11,980
6	322,711	318,253	314,609	22,711	18,253	14,609	22,144	17,686	14,042
7	327,433	321,283	316,461	27,433	21,283	16,461	26,929	20,779	15,957
8	332,501	324,313	318,157	32,501	24,313	18,157	32,060	23,872	17,716
9	338,044	327,431	319,785	38,044	27,431	19,785	37,666	27,053	19,407
10	344,098	330,631	321,337	44,098	30,631	21,337	43,783	30,316	21,022
15	389,268	351,853	330,981	89,268	51,853	30,981	89,268	51,853	30,981
20	465,889	379,861	341,076	165,889	79,861	41,076	165,889	79,861	41,076
25	590,047	412,290	348,005	290,047	112,290	48,005	290,047	112,290	48,005
30	834,834	448,266	350,156	490,508	148,266	50,156	490,508	148,266	50,156
35	1,226,052	485,753	345,198	810,061	185,753	45,198	810,061	185,753	45,198
40	1,801,162	520,635	329,587	1,315,956	220,635	29,587	1,315,956	220,635	29,587
45	2,666,773	545,056	0	2,112,212	245,056	0	2,112,212	245,056	0
50	3,977,791	545,808	0	3,361,296	245,808	0	3,361,296	245,808	0
55	5,997,891	501,846	0	5,316,714	201,846	0	5,316,714	201,846	0
60	9,053,542	386,054	0	8,424,173	86,054	0	8,424,173	86,054	0
Age 100	12,700,248	0	0	12,400,248	0	0	12,400,248	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,750
2	305,767	305,265	304,783	5,767	5,265	4,783	5,137	4,634	4,152
3	309,018	307,988	307,039	9,018	7,988	7,039	8,388	7,358	6,408
4	312,466	310,698	309,132	12,466	10,698	9,132	11,836	10,068	8,502
5	316,128	313,392	311,062	16,128	13,392	11,062	15,498	12,761	10,432
6	320,016	316,057	312,823	20,016	16,057	12,823	19,449	15,490	12,256
7	324,165	318,707	314,429	24,165	18,707	14,429	23,661	18,202	13,924
8	328,581	321,317	315,861	28,581	21,317	15,861	28,140	20,876	15,419
9	333,378	323,973	317,205	33,378	23,973	17,205	33,000	23,595	16,827
10	338,582	326,664	318,451	38,582	26,664	18,451	38,267	26,349	18,136
15	378,001	345,013	326,656	78,001	45,013	26,656	78,001	45,013	26,656
20	439,141	364,262	330,950	139,141	64,262	30,950	139,141	64,262	30,950
25	532,990	381,611	328,914	232,990	81,611	28,914	232,990	81,611	28,914
30	676,178	391,692	316,626	376,178	91,692	16,626	376,178	91,692	16,626
35	897,041	384,252	0	592,682	84,252	0	592,682	84,252	0
40	1,248,565	340,166	0	912,220	40,166	0	912,220	40,166	0
45	1,726,150	0	0	1,367,193	0	0	1,367,193	0	0
50	2,374,563	0	0	2,006,543	0	0	2,006,543	0	0
55	3,264,346	0	0	2,893,616	0	0	2,893,616	0	0
60	4,491,983	0	0	4,179,717	0	0	4,179,717	0	0
Age 100	5,513,593	0	0	5,213,593	0	0	5,213,593	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING CURRENT CHARGES			\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,247	3,062	2,877	2,617	2,432	2,247
2	300,000	300,000	300,000	6,753	6,185	5,640	6,123	5,555	5,010
3	300,000	300,000	300,000	10,528	9,355	8,272	9,898	8,725	7,642
4	300,000	300,000	300,000	14,615	12,589	10,791	13,985	11,959	10,161
5	300,000	300,000	300,000	19,057	15,900	13,207	18,427	15,270	12,577
6	300,000	300,000	300,000	23,877	19,277	15,508	23,310	18,710	14,941
7	300,000	300,000	300,000	29,122	22,728	17,701	28,617	22,224	17,197
8	300,000	300,000	300,000	34,847	26,270	19,798	34,406	25,829	19,357
9	300,000	300,000	300,000	41,134	29,936	21,829	40,756	29,558	21,451
10	300,000	300,000	300,000	48,033	33,721	23,786	47,718	33,406	23,470
15	300,000	300,000	300,000	97,473	56,697	33,834	97,473	56,697	33,834
20	300,000	300,000	300,000	182,086	87,183	44,359	182,086	87,183	44,359
25	420,084	300,000	300,000	323,141	124,389	52,271	323,141	124,389	52,271
30	667,184	300,000	300,000	555,987	170,050	56,336	555,987	170,050	56,336
35	1,079,967	300,000	300,000	939,102	227,356	54,602	939,102	227,356	54,602
40	1,652,551	317,790	300,000	1,573,858	302,657	43,559	1,573,858	302,657	43,559
45	2,755,946	418,879	300,000	2,624,710	398,932	15,938	2,624,710	398,932	15,938
50	4,560,776	543,498	0	4,343,596	517,617	0	4,343,596	517,617	0
55	7,484,397	694,898	0	7,127,997	661,807	0	7,127,997	661,807	0
60	11,788,516	848,501	0	11,788,516	848,501	0	11,788,516	848,501	0
Age 100	17,749,680	1,038,907	0	17,749,680	1,038,907	0	17,749,680	1,038,907	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES			\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,718	2,551	2,385	2,088	1,921	1,754
2	300,000	300,000	300,000	5,848	5,342	4,857	5,218	4,712	4,227
3	300,000	300,000	300,000	9,228	8,185	7,222	8,598	7,554	6,592
4	300,000	300,000	300,000	12,890	11,087	9,488	12,260	10,457	8,858
5	300,000	300,000	300,000	16,863	14,051	11,654	16,233	13,421	11,024
6	300,000	300,000	300,000	21,170	17,071	13,714	20,603	16,504	13,147
7	300,000	300,000	300,000	25,836	20,138	15,658	25,332	19,634	15,153
8	300,000	300,000	300,000	30,904	23,259	17,490	30,463	22,817	17,049
9	300,000	300,000	300,000	36,444	26,462	19,238	36,066	26,084	18,860
10	300,000	300,000	300,000	42,496	29,741	20,891	42,181	29,425	20,576
15	300,000	300,000	300,000	86,251	49,885	29,526	86,251	49,885	29,526
20	300,000	300,000	300,000	157,935	72,726	34,756	157,935	72,726	34,756
25	362,027	300,000	300,000	278,483	97,459	34,409	278,483	97,459	34,409
30	571,773	300,000	300,000	476,477	122,679	24,530	476,477	122,679	24,530
35	916,292	300,000	0	796,776	145,669	0	796,776	145,669	0
40	1,388,738	300,000	0	1,322,607	160,836	0	1,322,607	160,836	0
45	2,292,655	300,000	0	2,183,481	154,672	0	2,183,481	154,672	0
50	3,725,724	300,000	0	3,548,309	80,372	0	3,548,309	80,372	0
55	5,931,871	0	0	5,649,401	0	0	5,649,401	0	0
60	9,201,186	0	0	9,201,186	0	0	9,201,186	0	0
Age 100	13,857,378	0	0	13,857,378	0	0	13,857,378	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			CURRENT CHARGES			GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,242	303,057	302,873	3,242	3,057	2,873	2,612	2,427	2,243
2	306,672	306,108	305,566	6,672	6,108	5,566	6,042	5,478	4,936
3	310,317	309,158	308,088	10,317	9,158	8,088	9,687	8,528	7,458
4	314,187	312,197	310,432	14,187	12,197	10,432	13,557	11,567	9,802
5	318,315	315,234	312,610	18,315	15,234	12,610	17,685	14,604	11,980
6	322,711	318,253	314,609	22,711	18,253	14,609	22,144	17,686	14,042
7	327,433	321,283	316,461	27,433	21,283	16,461	26,929	20,779	15,957
8	332,501	324,313	318,157	32,501	24,313	18,157	32,060	23,872	17,716
9	338,044	327,431	319,785	38,044	27,431	19,785	37,666	27,053	19,407
10	344,098	330,631	321,337	44,098	30,631	21,337	43,783	30,316	21,022
15	389,268	351,853	330,981	89,268	51,853	30,981	89,268	51,853	30,981
20	465,890	379,861	341,076	165,890	79,861	41,076	165,890	79,861	41,076
25	590,099	412,290	348,005	290,099	112,290	48,005	290,099	112,290	48,005
30	791,251	448,266	350,156	491,251	148,266	50,156	491,251	148,266	50,156
35	1,117,220	485,753	345,198	817,220	185,753	45,198	817,220	185,753	45,198
40	1,646,061	520,635	329,587	1,346,061	220,635	29,587	1,346,061	220,635	29,587
45	2,505,075	545,056	0	2,205,075	245,056	0	2,205,075	245,056	0
50	3,903,126	545,808	0	3,603,126	245,808	0	3,603,126	245,808	0
55	6,184,048	501,846	0	5,884,048	201,846	0	5,884,048	201,846	0
60	9,925,236	386,054	0	9,625,236	86,054	0	9,625,236	86,054	0
Age 100	14,602,762	0	0	14,302,762	0	0	14,302,762	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36			EXECUTIVE EDGE			\$ 300,000 BASE			
STANDARD NONTOBACCO			\$3,500 ANNUAL PREMIUM USING			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			GUARANTEED CHARGES			GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,713	302,546	302,380	2,713	2,546	2,380	2,082	1,916	1,750
2	305,767	305,265	304,783	5,767	5,265	4,783	5,137	4,634	4,152
3	309,018	307,988	307,039	9,018	7,988	7,039	8,388	7,358	6,408
4	312,466	310,698	309,132	12,466	10,698	9,132	11,836	10,068	8,502
5	316,128	313,392	311,062	16,128	13,392	11,062	15,498	12,761	10,432
6	320,016	316,057	312,823	20,016	16,057	12,823	19,449	15,490	12,256
7	324,165	318,707	314,429	24,165	18,707	14,429	23,661	18,202	13,924
8	328,581	321,317	315,861	28,581	21,317	15,861	28,140	20,876	15,419
9	333,378	323,973	317,205	33,378	23,973	17,205	33,000	23,595	16,827
10	338,582	326,664	318,451	38,582	26,664	18,451	38,267	26,349	18,136
15	378,001	345,013	326,656	78,001	45,013	26,656	78,001	45,013	26,656
20	439,141	364,262	330,950	139,141	64,262	30,950	139,141	64,262	30,950
25	532,973	381,611	328,914	232,973	81,611	28,914	232,973	81,611	28,914
30	675,753	391,692	316,626	375,753	91,692	16,626	375,753	91,692	16,626
35	890,568	384,252	0	590,568	84,252	0	590,568	84,252	0
40	1,209,174	340,166	0	909,174	40,166	0	909,174	40,166	0
45	1,675,855	0	0	1,375,855	0	0	1,375,855	0	0
50	2,355,507	0	0	2,055,507	0	0	2,055,507	0	0
55	3,338,218	0	0	3,038,218	0	0	3,038,218	0	0
60	4,770,890	0	0	4,470,890	0	0	4,470,890	0	0
Age 100	5,949,903	0	0	5,649,903	0	0	5,649,903	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.61%, 4.29%, and 10.19%, respectively, during the first ten policy years, and -1.12%, 4.81%, and 10.75% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



**THE UNION CENTRAL LIFE INSURANCE COMPANY**

**("Union Central")**

**CARILLON ACCOUNT**

**CARILLON LIFE ACCOUNT**

**("Separate Accounts")**

**Supplement to:**

**VA I, VA II, VA II SA, and Excel Accumulator VUL**

**Prospectuses Dated May 1, 2007**

**Advantage VA III, Excel Choice VUL, and Executive Edge VUL**

**Prospectus Dated November 5, 2007**

**Supplement Dated March 31, 2008**

Effective May 1, 2008, the AIM V.I. Basic Balanced Fund, Series I subaccount (*currently available only through Advantage VA III and Excel Accumulator VUL*) and the FTVIPT Templeton Foreign Securities Fund, Class 2 subaccount (each a "Subaccount") will no longer be available as investment options for your contract or policy (each a "Contract") and will be closed to new investments. Funds allocated to a Subaccount as of the close of business April 30, 2008, may remain invested in the Subaccount. Transfers or withdrawals from a Subaccount on or after May 1, 2008 cannot be reinvested in that Subaccount.

If you established a program with premium allocations directed to a Subaccount, you may change your future allocations at any time. Any premiums directed to a Subaccount after April 30, 2008 will be allocated to your Contract's Money Market subaccount instead. You may reallocate funds from the Money Market subaccount to other available investment options at any time, pursuant to the terms stated in your prospectus.

All other Contract provisions remain as stated in your Contract and prospectus.

**Please retain this Supplement with the current prospectus for your variable Contract issued by**

**The Union Central Life Insurance Company.**

**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

**THE UNION CENTRAL LIFE INSURANCE COMPANY**  
**("Union Central")**  
**CARILLON LIFE ACCOUNT**  
**("Separate Account")**

**Supplement to**  
**Executive Edge VUL**  
**Prospectus Dated November 5, 2007**

**Supplement Dated November 5, 2007**

**Effective November 5, 2007, Union Central will add certain variable investment options to your Policy. The following revisions are made to your prospectus on that date:**

**A. The following chart is added to your prospectus section on **The Funds**:**

<b>Fund Name</b> Portfolio / Subaccount Name ( <i>Sub-Adviser</i> )	<b>Fund Adviser Name</b> Summary of Investment Strategy / Fund Type
<b>Calvert Variable Series, Inc. *</b>	<b>Calvert Asset Management Company, Inc.</b>
Ameritas Core Strategies Portfolio	Long-term capital appreciation, and secondarily, current income.
CVS Income Portfolio	Income.
<b>Fidelity® Variable Insurance Products</b>	<b>Fidelity Management and Research Company</b>
Fidelity® VIP Contrafund® Portfolio, Initial Class	Long-term capital appreciation.
Fidelity® VIP Equity-Income Portfolio, Initial Class	Income.
Fidelity® VIP High Income Portfolio, Initial Class	Income and growth.
<b>Summit Mutual Funds Inc., Summit Pinnacle Series *</b>	<b>Summit Investment Partners, Inc.</b>
Summit Natural Resources Portfolio	Capital growth.
<b>Third Avenue Variable Series Trust</b>	<b>Third Avenue Management LLC</b>
Third Avenue Value Portfolio	Long-term capital appreciation.

\*These funds and their investment advisers are part of the UNIFI Mutual Holding Company, the ultimate parent of Union Central.

**B. APPENDIX B – ILLUSTRATIONS** is deleted and replaced with the information on the following pages of this supplement.

All other provisions of your Contract remain as stated in your Contract and prospectus, as previously amended. Please see the respective fund prospectuses for more information about the portfolios.

**Please retain this Supplement with the current prospectus for your variable Policy issued by**  
**The Union Central Life Insurance Company.**  
**If you do not have a current prospectus, please contact Union Central at 1-800-825-1551.**

## **APPENDIX B--ILLUSTRATIONS**

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.825% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year; the expense ratios are determined after deducting contractual waivers and reimbursements in effect through April 30, 2008. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION A CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,249	3,064	2,879	2,619	2,434	2,249
2	300,000	300,000	300,000	6,759	6,190	5,644	6,128	5,560	5,014
3	300,000	300,000	300,000	10,540	9,366	8,281	9,909	8,735	7,651
4	300,000	300,000	300,000	14,635	12,607	10,806	14,005	11,976	10,175
5	300,000	300,000	300,000	19,090	15,926	13,229	18,459	15,296	12,598
6	300,000	300,000	300,000	23,926	19,314	15,537	23,359	18,747	14,970
7	300,000	300,000	300,000	29,190	22,779	17,739	28,686	22,275	17,234
8	300,000	300,000	300,000	34,941	26,337	19,846	34,500	25,896	19,405
9	300,000	300,000	300,000	41,259	30,021	21,888	40,881	29,643	21,510
10	300,000	300,000	300,000	48,196	33,828	23,856	47,881	33,513	23,540
15	300,000	300,000	300,000	97,972	56,969	33,978	97,972	56,969	33,978
20	410,076	300,000	300,000	182,682	87,743	44,600	182,682	87,743	44,600
25	621,807	300,000	300,000	320,016	125,397	52,632	320,016	125,397	52,632
30	920,279	300,000	300,000	540,711	171,662	56,834	540,711	171,662	56,834
35	1,351,521	345,871	300,000	892,959	228,520	55,253	892,959	228,520	55,253
40	1,987,430	405,766	300,000	1,452,046	296,459	44,376	1,452,046	296,459	44,376
45	2,947,169	475,977	300,000	2,334,299	376,997	16,938	2,334,299	376,997	16,938
50	4,404,500	558,821	0	3,721,872	472,212	0	3,721,872	472,212	0
55	6,655,584	659,618	0	5,899,713	584,706	0	5,899,713	584,706	0
60	10,069,338	775,875	0	9,369,354	721,939	0	9,369,354	721,939	0
Age 100	14,103,478	885,838	0	13,830,464	868,690	0	13,830,464	868,690	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>GUARANTEED CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION A CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,720	2,553	2,386	2,090	1,923	1,756
2	300,000	300,000	300,000	5,853	5,347	4,861	5,223	4,716	4,231
3	300,000	300,000	300,000	9,238	8,194	7,230	8,608	7,563	6,600
4	300,000	300,000	300,000	12,908	11,103	9,501	12,278	10,473	8,871
5	300,000	300,000	300,000	16,892	14,075	11,673	16,261	13,445	11,043
6	300,000	300,000	300,000	21,213	17,105	13,740	20,646	16,537	13,173
7	300,000	300,000	300,000	25,897	20,183	15,691	25,393	19,679	15,187
8	300,000	300,000	300,000	30,988	23,318	17,533	30,546	22,877	17,091
9	300,000	300,000	300,000	36,555	26,538	19,290	36,177	26,160	18,912
10	300,000	300,000	300,000	42,641	29,836	20,954	42,326	29,521	20,639
15	300,000	300,000	300,000	86,718	50,127	29,654	86,718	50,127	29,654
20	356,937	300,000	300,000	159,010	73,226	34,968	159,010	73,226	34,968
25	529,929	300,000	300,000	272,731	98,382	34,714	272,731	98,382	34,714
30	760,385	300,000	300,000	446,765	124,332	24,929	446,765	124,332	24,929
35	1,070,597	300,000	0	707,351	148,851	0	707,351	148,851	0
40	1,488,998	300,000	0	1,087,884	167,392	0	1,087,884	167,392	0
45	2,058,790	300,000	0	1,630,660	169,154	0	1,630,660	169,154	0
50	2,834,731	300,000	0	2,395,393	116,804	0	2,395,393	116,804	0
55	3,902,468	0	0	3,459,267	0	0	3,459,267	0	0
60	5,381,144	0	0	5,007,066	0	0	5,007,066	0	0
Age 100	6,964,235	0	0	6,829,422	0	0	6,829,422	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION B CASH VALUE ACCUMULATION TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,244	303,059	302,874	3,244	3,059	2,874	2,613	2,429	2,244
2	306,678	306,113	305,570	6,678	6,113	5,570	6,048	5,483	4,940
3	310,329	309,168	308,097	10,329	9,168	8,097	9,698	8,538	7,467
4	314,207	312,214	310,446	14,207	12,214	10,446	13,577	11,584	9,816
5	318,347	315,260	312,631	18,347	15,260	12,631	17,717	14,630	12,001
6	322,758	318,289	314,637	22,758	18,289	14,637	22,190	17,722	14,070
7	327,499	321,332	316,498	27,499	21,332	16,498	26,995	20,828	15,993
8	332,591	324,377	318,202	32,591	24,377	18,202	32,150	23,935	17,761
9	338,163	327,512	319,840	38,163	27,512	19,840	37,785	27,134	19,462
10	344,252	330,731	321,402	44,252	30,731	21,402	43,937	30,416	21,087
15	389,739	352,102	331,112	89,739	52,102	31,112	89,739	52,102	31,112
20	467,087	380,368	341,295	167,087	80,368	41,295	167,087	80,368	41,295
25	592,776	413,212	348,327	292,776	113,212	48,327	292,776	113,212	48,327
30	844,562	449,812	350,589	496,223	149,812	50,589	496,223	149,812	50,589
35	1,243,083	488,197	345,732	821,314	188,197	45,732	821,314	188,197	45,732
40	1,830,397	524,324	330,192	1,337,315	224,324	30,192	1,337,315	224,324	30,192
45	2,716,500	550,413	0	2,151,598	250,413	0	2,151,598	250,413	0
50	4,061,802	553,325	0	3,432,286	253,325	0	3,432,286	253,325	0
55	6,139,659	512,055	0	5,442,381	212,055	0	5,442,381	212,055	0
60	9,290,618	399,466	0	8,644,767	99,466	0	8,644,767	99,466	0
Age 100	13,051,894	0	0	12,751,894	0	0	12,751,894	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES				\$ 300,000 BASE DEATH BENEFIT OPTION B CASH VALUE ACCUMULATION TEST		
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,714	302,547	302,381	2,714	2,547	2,381	2,084	1,917	1,751
2	305,772	305,269	304,787	5,772	5,269	4,787	5,142	4,639	4,156
3	309,028	307,997	307,046	9,028	7,997	7,046	8,398	7,367	6,416
4	312,484	310,713	309,144	12,484	10,713	9,144	11,854	10,083	8,514
5	316,156	313,414	311,080	16,156	13,414	11,080	15,526	12,784	10,450
6	320,057	316,089	312,848	20,057	16,089	12,848	19,490	15,522	12,280
7	324,224	318,750	314,461	24,224	18,750	14,461	23,720	18,246	13,956
8	328,660	321,374	315,901	28,660	21,374	15,901	28,219	20,933	15,459
9	333,483	324,045	317,254	33,483	24,045	17,254	33,105	23,667	16,875
10	338,718	326,753	318,509	38,718	26,753	18,509	38,403	26,438	18,194
15	378,418	345,232	326,771	78,418	45,232	26,771	78,418	45,232	26,771
20	440,188	364,701	331,136	140,188	64,701	31,136	140,188	64,701	31,136
25	535,344	382,382	329,169	235,344	82,382	29,169	235,344	82,382	29,169
30	681,124	392,926	316,931	381,124	92,926	16,931	381,124	92,926	16,931
35	911,963	386,080	0	602,541	86,080	0	602,541	86,080	0
40	1,272,400	342,683	0	929,635	42,683	0	929,635	42,683	0
45	1,763,075	0	0	1,396,439	0	0	1,396,439	0	0
50	2,431,014	0	0	2,054,245	0	0	2,054,245	0	0
55	3,349,920	0	0	2,969,472	0	0	2,969,472	0	0
60	4,622,236	0	0	4,300,915	0	0	4,300,915	0	0
Age 100	5,711,158	0	0	5,411,158	0	0	5,411,158	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	3,249	3,064	2,879	2,619	2,434	2,249
2	300,000	300,000	300,000	6,759	6,190	5,644	6,128	5,560	5,014
3	300,000	300,000	300,000	10,540	9,366	8,281	9,909	8,735	7,651
4	300,000	300,000	300,000	14,635	12,607	10,806	14,005	11,976	10,175
5	300,000	300,000	300,000	19,090	15,926	13,229	18,459	15,296	12,598
6	300,000	300,000	300,000	23,926	19,314	15,537	23,359	18,747	14,970
7	300,000	300,000	300,000	29,190	22,779	17,739	28,686	22,275	17,234
8	300,000	300,000	300,000	34,941	26,337	19,846	34,500	25,896	19,405
9	300,000	300,000	300,000	41,259	30,021	21,888	40,881	29,643	21,510
10	300,000	300,000	300,000	48,196	33,828	23,856	47,881	33,513	23,540
15	300,000	300,000	300,000	97,986	56,969	33,978	97,986	56,969	33,978
20	300,000	300,000	300,000	183,405	87,743	44,600	183,405	87,743	44,600
25	423,987	300,000	300,000	326,144	125,426	52,632	326,144	125,426	52,632
30	674,827	300,000	300,000	562,355	171,848	56,834	562,355	171,848	56,834
35	1,094,806	300,000	300,000	952,005	230,366	55,253	952,005	230,366	55,253
40	1,679,186	322,857	300,000	1,599,225	307,483	44,376	1,599,225	307,483	44,376
45	2,807,111	426,307	300,000	2,673,439	406,007	16,938	2,673,439	406,007	16,938
50	4,656,850	554,176	0	4,435,095	527,787	0	4,435,095	527,787	0
55	7,661,052	709,951	0	7,296,240	676,144	0	7,296,240	676,144	0
60	12,097,017	868,665	0	12,097,017	868,665	0	12,097,017	868,665	0
Age 100	18,250,916	1,065,403	0	18,250,916	1,065,403	0	18,250,916	1,065,403	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.



THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>GUARANTEED CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	300,000	300,000	300,000	2,720	2,553	2,386	2,090	1,923	1,756
2	300,000	300,000	300,000	5,853	5,347	4,861	5,223	4,716	4,231
3	300,000	300,000	300,000	9,238	8,194	7,230	8,608	7,563	6,600
4	300,000	300,000	300,000	12,908	11,103	9,501	12,278	10,473	8,871
5	300,000	300,000	300,000	16,892	14,075	11,673	16,261	13,445	11,043
6	300,000	300,000	300,000	21,213	17,105	13,740	20,646	16,537	13,173
7	300,000	300,000	300,000	25,897	20,183	15,691	25,393	19,679	15,187
8	300,000	300,000	300,000	30,988	23,318	17,533	30,546	22,877	17,091
9	300,000	300,000	300,000	36,555	26,538	19,290	36,177	26,160	18,912
10	300,000	300,000	300,000	42,641	29,836	20,954	42,326	29,521	20,639
15	300,000	300,000	300,000	86,709	50,127	29,654	86,709	50,127	29,654
20	300,000	300,000	300,000	159,126	73,226	34,968	159,126	73,226	34,968
25	365,580	300,000	300,000	281,215	98,382	34,714	281,215	98,382	34,714
30	578,575	300,000	300,000	482,146	124,292	24,929	482,146	124,292	24,929
35	929,239	300,000	0	808,034	148,457	0	808,034	148,457	0
40	1,411,609	300,000	0	1,344,389	165,869	0	1,344,389	165,869	0
45	2,335,963	300,000	0	2,224,727	164,862	0	2,224,727	164,862	0
50	3,805,343	300,000	0	3,624,136	105,940	0	3,624,136	105,940	0
55	6,073,602	0	0	5,784,382	0	0	5,784,382	0	0
60	9,444,540	0	0	9,444,540	0	0	9,444,540	0	0
Age 100	14,252,472	0	0	14,252,472	0	0	14,252,472	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
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THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION B GUIDELINE PREMIUM TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	303,244	303,059	302,874	3,244	3,059	2,874	2,613	2,429	2,244
2	306,678	306,113	305,570	6,678	6,113	5,570	6,048	5,483	4,940
3	310,329	309,168	308,097	10,329	9,168	8,097	9,698	8,538	7,467
4	314,207	312,214	310,446	14,207	12,214	10,446	13,577	11,584	9,816
5	318,347	315,260	312,631	18,347	15,260	12,631	17,717	14,630	12,001
6	322,758	318,289	314,637	22,758	18,289	14,637	22,190	17,722	14,070
7	327,499	321,332	316,498	27,499	21,332	16,498	26,995	20,828	15,993
8	332,591	324,377	318,202	32,591	24,377	18,202	32,150	23,935	17,761
9	338,163	327,512	319,840	38,163	27,512	19,840	37,785	27,134	19,462
10	344,252	330,731	321,402	44,252	30,731	21,402	43,937	30,416	21,087
15	389,739	352,102	331,112	89,739	52,102	31,112	89,739	52,102	31,112
20	467,087	380,368	341,295	167,087	80,368	41,295	167,087	80,368	41,295
25	592,830	413,212	348,327	292,830	113,212	48,327	292,830	113,212	48,327
30	797,066	449,812	350,589	497,066	149,812	50,589	497,066	149,812	50,589
35	1,129,029	488,197	345,732	829,029	188,197	45,732	829,029	188,197	45,732
40	1,669,254	524,324	330,192	1,369,254	224,324	30,192	1,369,254	224,324	30,192
45	2,549,516	550,413	0	2,249,516	250,413	0	2,249,516	250,413	0
50	3,986,706	553,325	0	3,686,706	253,325	0	3,686,706	253,325	0
55	6,340,825	512,055	0	6,038,881	212,055	0	6,038,881	212,055	0
60	10,209,042	399,466	0	9,909,042	99,466	0	9,909,042	99,466	0
Age 100	15,060,807	0	0	14,760,807	0	0	14,760,807	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year 1 and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

THE UNION CENTRAL LIFE INSURANCE COMPANY									
VARIABLE UNIVERSAL LIFE INSURANCE									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			EXECUTIVE EDGE \$3,500 ANNUAL PREMIUM USING GUARANTEED CHARGES				\$ 300,000 BASE DEATH BENEFIT OPTION B GUIDELINE PREMIUM TEST		
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	302,714	302,547	302,381	2,714	2,547	2,381	2,084	1,917	1,751
2	305,772	305,269	304,787	5,772	5,269	4,787	5,142	4,639	4,156
3	309,028	307,997	307,046	9,028	7,997	7,046	8,398	7,367	6,416
4	312,484	310,713	309,144	12,484	10,713	9,144	11,854	10,083	8,514
5	316,156	313,414	311,080	16,156	13,414	11,080	15,526	12,784	10,450
6	320,057	316,089	312,848	20,057	16,089	12,848	19,490	15,522	12,280
7	324,224	318,750	314,461	24,224	18,750	14,461	23,720	18,246	13,956
8	328,660	321,374	315,901	28,660	21,374	15,901	28,219	20,933	15,459
9	333,483	324,045	317,254	33,483	24,045	17,254	33,105	23,667	16,875
10	338,718	326,753	318,509	38,718	26,753	18,509	38,403	26,438	18,194
15	378,418	345,232	326,771	78,418	45,232	26,771	78,418	45,232	26,771
20	440,188	364,701	331,136	140,188	64,701	31,136	140,188	64,701	31,136
25	535,323	382,382	329,169	235,323	82,382	29,169	235,323	82,382	29,169
30	680,661	392,926	316,931	380,661	92,926	16,931	380,661	92,926	16,931
35	900,329	386,080	0	600,329	86,080	0	600,329	86,080	0
40	1,227,911	342,683	0	927,911	42,683	0	927,911	42,683	0
45	1,710,886	0	0	1,410,886	0	0	1,410,886	0	0
50	2,419,697	0	0	2,119,697	0	0	2,119,697	0	0
55	3,454,046	0	0	3,154,046	0	0	3,154,046	0	0
60	4,977,543	0	0	4,677,543	0	0	4,677,543	0	0
Age 100	6,277,367	0	0	5,977,367	0	0	5,977,367	0	0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year 1 and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

# PROSPECTUS

## Individual Flexible Premium Variable Universal Life Insurance Policies--Executive Edge

### THE UNION CENTRAL LIFE INSURANCE COMPANY

#### CARILLON LIFE ACCOUNT

Home Office:  
1876 Waycross Road  
Cincinnati, Ohio 45240  
Telephone: 1-800-319-6902

This Prospectus describes an individual flexible premium variable universal life insurance policy issued by The Union Central Life Insurance Company. We designed the policies for business ownership and for use when the insured persons share a common employment or business relationship. We generally require annual planned premium payments equal to \$50,000 or more if this policy is purchased other than on a common employment basis. We may permit exceptions in some cases, and additional requirements may apply. Under this policy, we insure the life of the person you specify, and give you flexibility in the death benefit, and amount and timing of your premium payments. With this flexibility, you can provide for your changing insurance needs under a single policy.

You can allocate net premiums to one or more variable account investment options in the variable account, to the guaranteed account, or to both. This Prospectus generally describes the variable account.

We will deposit the net premiums you allocate to the variable account in subaccounts of the Carillon Life Account according to your instructions. We invest the assets of each subaccount in a corresponding portfolio of one of the following fund families:

- |  |  |
|--|--|
| • AIM Variable Insurance Funds                         | • MFS Variable Insurance Trust               |
| • The Alger American Fund                              | • Neuberger Berman Advisers Management Trust |
| • American Century Variable Portfolios, Inc.           | • Oppenheimer Variable Account Funds         |
| • DWS Variable Series I                                | • Seligman Portfolios, Inc.                  |
| • DWS Variable Series II                               | • Summit Mutual Funds, Inc.                  |
| • Franklin Templeton Variable Insurance Products Trust | • The Universal Institutional Funds, Inc.    |

To learn more about the portfolios, see their prospectuses.

An investment in the policy is not a deposit or obligation of, or guaranteed or endorsed by, any bank, nor is the policy federally insured by the Federal Deposit Insurance Corporation or any other government agency. An investment in the policy involves certain risks, including the risk that you could lose your premium payments.

The Securities and Exchange Commission has not approved or disapproved this policy or determined that this prospectus is accurate or complete. It is a criminal offense to state otherwise.

This Prospectus does not constitute an offering in any place where it would be illegal to make it. We have not authorized any person to make any representations in connection with the offering other than those in this Prospectus, the prospectuses for the portfolios, or related Statements of Additional Information.

The Date of this Prospectus is November 5, 2007.

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## **SUMMARY OF POLICY BENEFITS AND RISKS**

Please read this summary. There are more detailed explanations of these topics in the sections identified in the table of contents above. Unless we indicate otherwise, in describing your policy in this Prospectus, we assume that your policy is in force and that you have no outstanding policy debt.

We designed your policy for business ownership when the insured persons share a common employment or business relationship. It may be owned individually or by a corporation, trust, association or similar entity. We generally require annual planned premium payments equal to \$50,000 or more if your policy is purchased other than on a common employment basis. We will permit exceptions in some case, and additional requirements may apply. You may use the policy for such purposes as informally funding non-qualified executive deferred compensation, salary continuation plans, retiree medical benefits or other purposes. We designed your policy to be a long-term investment that provides insurance benefits. You should evaluate your policy based on your need for insurance, and your policy's long-term investment potential. It might not be to your advantage to replace your existing insurance coverage with this policy. If you already have life insurance, it might not be to your advantage to use loan proceeds or withdrawal proceeds from another policy to purchase this policy. Purchasing this policy is not appropriate if you are looking for a short-term investment, and a few of the policy's features might not be suitable for your situation. If you surrender the policy during its early years, you will pay substantial surrender charges.

### **Contract Benefits and Risks**

Your policy offers you many benefits and presents you with certain risks.

Your policy offers you the benefits of:

- insurance coverage on a person's life; proceeds under the policy can pass free of federal and state income tax at the death of the insured;
- allocating your net premiums to various investment options that cover a broad spectrum of investment objectives and risk tolerances that may, if and when investment performance is positive, help you increase your account value at a faster rate than you could expect in a fixed life insurance product paying a fixed rate of interest on your net premium payments;
- reallocating your account value through dollar-cost averaging, portfolio rebalancing, and our earnings sweep plans or model asset allocation program; these plans do not assure a profit nor protect against an investment loss;
- choosing among various supplemental riders including a term insurance for other insured persons rider, a guaranteed death benefit, and a maturity extension endorsement that provide additional optional features (they are described on pages 24 - 26);
- we guarantee to keep your policy in force during the first three policy years as long as you meet the minimum premium requirement;
- obtaining current information about your policy and performing certain functions related to your policy through our Service Central Internet system (which is described on page 22);
- receiving personalized illustrations in connection with the purchase of this policy that reflect your own particular circumstances. These hypothetical illustrations may help you to understand the long-term effects of different levels of investment performance, the possibility of lapse and the charges and deductions under the policy. They will also help you to compare this policy to other insurance policies. The personalized illustrations are based on hypothetical rates of return and are not a representation or guarantee of investment returns or cash value;
- you can select from two death benefit options available under your policy: a level death benefit ("Option A"), or a death benefit that includes the account value ("Option B") and you can change your death benefit option as described on page 34;



- after the first policy year, borrowing against your policy for up to 90% of your account value in the variable account and 100% of your account value in the guaranteed account; if you do, we will transfer an amount equal to the loan from the variable account and the guaranteed account to the loan account as collateral for the loan; we will charge interest on the loan and will credit interest on amounts in the loan account;
- taking a full or partial cash surrender of at least \$500 from your policy at any time before the insured's death; and
- deciding how we pay proceeds under the policy; we may pay cash surrender value and the death benefit proceeds as a lump sum or under one of our payment options.

Buying your policy also exposes you to the risk that:

- you may want to take cash value out of your policy by taking a partial surrender or a loan from your policy during the early policy years when your cash surrender value is likely to be too low to permit you to do so;
- we do not guarantee any minimum cash surrender value;
- if the value of your policy can no longer cover the policy's monthly charges and any loan interest due, your policy will be in default and a grace period will begin. There is a risk that if partial surrenders, loans, and charges reduce your account value to too low an amount and/or if the investment experience of your selected subaccounts is unfavorable, then your policy could terminate. In that case, you will have a 61-day grace period to make a sufficient payment. If you do not make a sufficient payment before the grace period ends, your policy will terminate without value; all rights and benefits under your policy, including your insurance coverage, will end. If your policy lapses while loans are outstanding, adverse tax consequences may result. After termination, you may reinstate your policy within five years subject to certain conditions;
- if your policy lapses, you may find it difficult to replace the life insurance coverage for a similar cost when you are at an older age and possibly in poorer overall health;
- loans and partial cash surrenders may significantly affect current and future account value, cash surrender value, and death benefit proceeds;
- we expect that the policy will generally be deemed a life insurance contract under federal tax law, and that the death benefit paid to the beneficiary will generally not be subject to federal income tax. However, due to lack of guidance, there is less certainty in this regard with respect to policies issued on a substandard basis;
- depending on the total amount of premiums you pay, the policy may be treated as a modified endowment contract (MEC) under federal tax laws. If this occurs, partial or full cash surrenders, as well as policy loans, will be taxable as ordinary income to the extent there are earnings in the policy. In addition, a 10% penalty tax may be imposed on certain full and partial cash surrenders, and loans. You should consult a qualified tax advisor for assistance in all tax matters involving your policy. There is a further discussion of the tax consequences of your life insurance policy being treated as a modified endowment contract in the Tax Considerations section on pages 40-42;
- we may not have adequate claims-paying ability to the extent amounts are payable from our guaranteed account at the time the insured person dies or you surrender your policy; and
- our general liabilities and general account investment performance may hinder our ability to pay an interest rate in excess of the guaranteed account guaranteed interest rate.

### **Portfolio Risks**

Additional information concerning the investment objectives and policies of the portfolios, as well as risks, can be found in the current portfolio prospectuses that accompany this Prospectus. You should read the prospectuses for the portfolios carefully before making any decision about the allocation of your net premiums.

## Fee Tables

The following tables describe the fees and expenses that you may pay when buying and owning the policy. If the amount of the charge depends on the personal characteristics of the insured, then the fee table lists the minimum and maximum charges we assess under the policy, and the fees and charges of an insured with the characteristics set forth below. These charges may not be typical of the charges you will pay.

The first table describes the fees and expenses that you will pay when buying the policy, paying premiums, making cash withdrawals from the policy, surrendering the policy, transferring account value among the subaccounts and the guaranteed account, or taking a loan.

### TRANSACTION FEES

Charge	When Charge is Deducted	Guaranteed Maximum Amount	Current Amount Deducted
Sales Charge Imposed on Premiums (Load)	when premiums are paid	4% of premium paid during first 10 policy years; 2% of premium paid thereafter	2% for all policy years
Premium Taxes <sup>1</sup>	when premiums are paid	2.5% of premium paid	2% of premium paid
Sales Surrender Charge (Load) <sup>2,3</sup>	at time of surrender or lapse until end of 15th policy year	26% of premiums paid up to sales surrender premium shown in policy (during the first five policy years)	same as guaranteed maximum amount
Minimum and Maximum Administrative Surrender Charge <sup>2,4</sup>	at time of surrender or lapse during the first 15 policy years and 15 years following an increase in specified amount	\$0.50 to \$7.50 per \$1000 of base specified amount (during the first five policy years)	same as guaranteed maximum amount
Administrative Surrender Charge for a 36-year old male insured <sup>2</sup>	at time of surrender or lapse during the first 15 policy years and 15 years following an increase in specified amount	\$3.50 per \$1000 of base specified amount (during the first five policy years)	same as guaranteed maximum amount
Transfer Fees	when transfers are made	\$15 per transfer	\$10 per transfer after the first 12 per policy year
Loan Interest Spread <sup>5</sup>	at the end of each policy year, or upon death, policy lapse, or surrender, if earlier	1.5% annually of amount in the loan account during the first ten policy years; 0.25% percent thereafter	same as guaranteed maximum amount

1 We do not currently assess any charge for income taxes incurred as a result of the operations of the subaccounts of the separate account. We reserve the right, however, to assess a charge for such taxes against the subaccounts if we determine that income taxes will be incurred.

2 The surrender charge has two components: a sales surrender charge and an administrative surrender charge. The sales surrender premium on which the sales surrender charge is based varies based on issue age, sex, specified amount, and rate class applicable to the insured. Your maximum sales surrender premium is stated in your policy. The administrative surrender charge component varies based on issue age (or age at the time of an increase in specified amount) and the policy year in which the charge is imposed. The surrender charges shown may not be typical of the charges you will pay. Please see your policy for more information about the surrender charge that applies to you. You may obtain more information about your surrender charge from your agent or by contacting us at 1-800-319-6902.

3 The sales surrender charge declines based on the policy year to zero after the 15<sup>th</sup> policy year. The minimum sales surrender premium is \$0.65 per \$1000 of specified amount for a female, 1-year-old, tobacco insured; the maximum sales surrender premium is \$32.00 per \$1000 of specified amount for a male, 75-year-old, tobacco insured.

4 The maximum charge occurs during policy years 1 through 5 and is based on the following characteristics: for issue ages 0 to 9, \$0.50 per \$1000; for issue ages 10 to 19, \$1.50 per \$1000; for issue ages 20 to 29, \$2.50 per \$1000; for issue ages 30 to 39, \$3.50 per \$1000; for issue ages 40 to 49, \$4.50 per \$1000; for issue ages 50 to 59, \$5.50 per \$1000; for issue ages 60 to 69, \$6.50 per \$1000; and for issue ages 70 and higher, \$7.50 per \$1000. The rates apply during the first five policy years and then decline monthly to zero at the end of the 15<sup>th</sup> policy year.

5 The loan interest spread is the difference between the amount of interest we charge you for a loan (currently 6.50%, guaranteed not to exceed the maximum permitted by law, compounded annually) and the amount of interest we credit to the amount in your loan account (currently 5.00%, guaranteed to be 1.5% lower than the actual charged interest rate during the first ten policy years, and 0.25% lower than the actual charged interest rate thereafter).

This table describes the fees and expenses that you will pay periodically during the time that you own your policy, not including portfolio fees and expenses.

#### PERIODIC CHARGES OTHER THAN PORTFOLIO OPERATING EXPENSES

Charge	When Charge is Deducted	Guaranteed Maximum Amount	Current Amount Deducted
Minimum and Maximum Charges for Cost of Insurance <sup>6,7</sup>	On the policy date, and each monthly date thereafter	\$.06 per \$1000 of risk amount to \$83.33 per \$1000 of risk amount	\$.06 per \$1000 of risk amount to \$35.91 per \$1000 of risk amount
Cost of Insurance for the following insured: <sup>6</sup>  male, 36-year-old standard non-tobacco, \$300,000 specified amount, Death Benefit Option A, first year of policy	On the policy date, and each monthly date thereafter	\$.15 per \$1000 in risk amount	\$.13 per \$1000 of risk amount
Monthly Administrative Charge	On the policy date and each monthly date thereafter	\$25.00 during the first policy year; \$10.00 thereafter	\$5.00
Mortality and Expense Risk Fees	On the policy date and each day thereafter	.75% of account value on an annual basis in the separate account first 10 policy years; .25% of account value on an annual basis in the separate account thereafter	same as guaranteed

6 The cost of insurance rate varies based on the insured's issue age (or age at increase of specified amount), sex, rate class, specified amount and policy year. The cost of insurance charge is calculated based on the risk amount. The current cost of insurance charges may be less than those shown above. Generally, current cost of insurance charges are lower for policies with a specified amount of more than \$250,000. If you elect either or both the Accounting Benefit Rider ("ABR") and the Annual Renewable Term Rider ("ART") to supplement your insurance coverage under the policy, your cost of insurance charge will be affected. (See the rider charges table below, where the rates for cost of insurance of each rider is disclosed, and also "Use of Accounting Benefit Rider and Annual Renewable Term Rider", page 35. ). During the early years of the policy, the ABR will provide lower current cost of insurance rates than available under the base policy. The ART will provide lower current cost of insurance rates in all policy years. Use of the riders can lower the cost of insurance charge you would otherwise pay for a given amount of insurance coverage. If you elect to use the ABR, there is a specified amount charge per thousand of ABR specified amount that varies by sex, rate class, issue age, policy year and death benefit option. There are no monthly charges for the ART, other than a cost of insurance charge. The cost of insurance charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the cost of insurance that applies to you. You may obtain more information about your cost of insurance charge from your agent or by contacting us at 1-800-319-6902.

7 The minimum charge is based on an insured with the following characteristics: issue age 10, female, non-tobacco; the maximum charge is based on an insured with the following characteristics: attained age 99, male, tobacco.

<b>Optional Rider Charges</b>	<b>When Charge is Deducted</b>	<b>Guaranteed Maximum Amount</b>
Minimum and Maximum Term Rider for Other Insured Persons <sup>7,8</sup>	On the rider issue date and each monthly date thereafter	\$.06 to \$83.33 per \$1000 of rider coverage
Term Rider for Other Insured Persons charges for the following Insured <sup>8</sup>  an "other insured person" who is female, age 36, standard non tobacco, \$300,000 specified amount of rider coverage	On the rider issue date and each monthly date thereafter	\$.13 per \$1000 of rider coverage
Accounting Benefit Rider <sup>9</sup>  <ul style="list-style-type: none"> <li>Minimum and Maximum Cost of Insurance Charge <sup>7</sup></li> <li>Minimum and Maximum Specified Amount Charge <sup>10</sup></li> </ul>	On the policy issue date and each monthly date thereafter	\$.06 to \$83.33 per \$1000 of ABR risk amount
Accounting Benefit Rider charges for the following insured: <sup>9</sup>  a male, 36-year old standard non-tobacco <ul style="list-style-type: none"> <li>Cost of Insurance Charge</li> <li>Specified Amount Charge</li> </ul>	On the policy issue date and each monthly date thereafter	\$0.00 to \$1.54 per \$1000 of ABR specified amount  \$.15 per \$1000 of ABR risk amount \$.07 per \$1000 of ABR specified amount
Minimum and Maximum Charges for Guaranteed Insurability Option Rider <sup>11, 12</sup>	On the rider issue date and each monthly date thereafter	\$.06 to \$.19 per \$1000 of rider coverage
Guaranteed Insurability Option Rider charges for the following insured: <sup>11,</sup>  a male, 36 year old	On the rider issue date and each monthly date thereafter	\$.19 per \$1000 of rider coverage
Minimum and Maximum Cost of Insurance Charge for Annual Renewable Term Rider <sup>7, 13</sup>	On the rider issue date and each monthly date thereafter	\$.06 to \$83.33 per \$1000 of ART risk amount
Cost of Insurance Charge for Annual Renewable Term Rider for the following insured: <sup>13</sup>  a male, 36 year old standard non tobacco, \$300,000 specified amount, Death Benefit Option A	On the rider issue date and each monthly date thereafter	\$.16 per \$1000 of ART risk amount
Minimum and Maximum Charges for Accidental Death Benefit Rider <sup>14, 15</sup>	On the rider issue date and each monthly date thereafter	\$.02 per \$1000 to \$.13 per \$1000 of rider coverage

<b>Optional Rider Charges</b>	<b>When Charge is Deducted</b>	<b>Guaranteed Maximum Amount</b>
Accidental Death Benefit Rider charges for the following insured: <sup>14</sup> a male, 36 year old	On the rider issue date and each monthly date thereafter	\$.07 per \$1000 of rider coverage
Minimum and Maximum Charges for Total Disability Benefit Rider--Waiver of Monthly Deduction : <sup>16,17</sup>	On the rider issue date and each monthly date thereafter	\$1.64 to \$17.28 per \$100 of monthly deduction waived
Total Disability Benefit Rider - Waiver of Monthly Deduction for the following insured: <sup>16</sup> a male, 36 year old standard non tobacco	On the rider issue date and each monthly date thereafter	\$2.34 per \$100 of monthly deduction waived
Minimum and Maximum Charges for Total Disability Benefit Rider – Policy Continuation to Maturity Date Not Guaranteed <sup>17,18</sup>	On the rider issue date and each monthly date thereafter	\$.84 to \$8.64 per \$100 of monthly benefit
Total Disability Benefit Rider--Policy Continuation to Maturity Date Not Guaranteed for the following Insured <sup>18</sup> a male, 36 year old standard non tobacco	On the rider issue date and each monthly date thereafter	\$1.17 per \$100 of monthly benefit
Children's Insurance Rider	On the issue date and each monthly date thereafter	\$.48 per \$1000 of rider coverage
Enhanced Death Benefit Option Endorsement	No charge for electing the enhanced death benefit, but your cost of insurance may increase if you elect	
Guaranteed Death Benefit Rider (No Lapse Rider in Maryland)	No charge	
Insurance Exchange Rider <sup>19</sup>	No charge	
Accelerated Benefit Rider If the Rider is Elected	No charge When the Rider is Elected	No Charge <sup>20</sup> 0.5% administrative fee on the amount of the accelerated benefit, plus 1.5% interest for loan on amount advanced. <sup>21</sup>
Scheduled Increase Option Rider for the Insured	No charge	
Cost of Living Rider for the Insured	No charge	
Maturity Extension Endorsement	No charge	

<sup>8</sup> The term rider for other insured persons varies based on the insured's issue age (or age at increase of specified amount), sex, rate class, risk amount, and duration. The term rider charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the term rider for other insured persons charge that applies to you. You may obtain more information about your term rider charge from your agent or by contacting us at 1-800-319-6902.

<sup>9</sup> The cost of insurance component of the accounting benefit rider varies based on the insured's issue age (or age at increase of ABR specified amount), sex, rate class, risk amount and duration. The specified amount cost component of the accounting benefit rider varies based on the insured's issue age (or age at increase of specified amount), sex, rate class, specified amount allocated to the accounting benefit rider, and duration. The accounting benefit rider charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the accounting benefit rider for other insured persons charge that applies to you. You may obtain more information about your accounting benefit rider charge from your agent or by contacting us at 1-800-319-6902.

10 The minimum ABR specified amount charge is based on an insured with the following characteristics: issue age 0, male, tobacco; the maximum charge is based on an insured with the following characteristics: issue age 75, male, tobacco.

11 The guaranteed insurability option rider varies based on the insured's issue age. The guaranteed insurability option rider charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the guaranteed insurability option rider charge that applies to you. You may obtain more information about your guaranteed insurability option rider charge from your agent or by contacting us at 1-800-319-6902.

12 The minimum charge is based on an insured with the following characteristics: issue age 0; the maximum charge is based on an insured with the following characteristics: issue age 37.

13 The cost of insurance charge for the annual renewable term rider varies based on the insured's issue age (or age at increase of specified amount), sex, rate class, ART risk amount and duration. The ART cost of insurance charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the ART cost of insurance that applies to you. You may obtain more information about your ART cost of insurance charge from your agent or by contacting us at 1-800-319-6902.

14 The accidental death benefit rider varies based on insured's issue age, sex, and duration. The accidental death benefit rider charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the accidental death rider charge that applies to you. You may obtain more information about your term rider charge from your agent or by contacting us at 1-800-319-6902.

15 The minimum charge is based on an insured with the following characteristics: issue age 2, female; the maximum charge is based on an insured with the following characteristics: issue age 69, male.

16 The total disability benefit rider – waiver of monthly deduction rider varies based on the amount of your policy's monthly deduction. The total disability benefit rider – waiver of monthly deduction charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the total disability benefit rider – waiver of monthly characteristics charge that applies to your Policy. You may obtain more information about your total disability benefit rider – waiver of monthly deduction charge from your agent or by contacting us at 1-800-319-6902.

17 The minimum charge is based on an insured with the following characteristics: issue age 0, male, tobacco; the maximum charge is based on an insured with the following characteristics: issue age 59, male, tobacco.

18 The total disability benefit rider – policy continuation to maturity date not guaranteed rider varies based on the monthly disability benefit you select at the time you add the rider to your policy. The total disability benefit rider – policy continuation to maturity date not guaranteed rider charges shown in the table may not be representative of the charges you will pay. Please see your policy for more information about the total disability benefit rider – policy continuation to maturity date not guaranteed charge that applies to you. You may obtain more information about your total disability benefit rider – policy continuation to maturity date not guaranteed rider charge from your agent or by contacting us at 1-800-319-6902.

19 While there is no charge to add this rider, an insurance exchange could result in a cost or credit to the owner, depending both on whether the substitute insured has higher or lower costs of insurance, due to age, sex, and rate class, than the original insured, and on which policy type the owner selects.

20 Although there is no charge for the rider, if you request an accelerated benefit, you will be subject to the charges for the accelerated benefit.

21 The advance and any premiums we pay on your behalf after you get the advance will be a lien on your policy and will be subject to interest charged at the same rate as a policy loan. (See the section on Loans *Interest* for information on rate computations.)

This table shows the minimum and maximum total operating expenses charged by the portfolio companies that you may pay periodically during the time that you own your policy. The fees and expenses are for the fiscal year ended December 31, 2006. Expenses of the portfolios may be higher in the future. More detail about each portfolio's fees and expenses is contained in the portfolio's prospectus.

#### **ANNUAL PORTFOLIO OPERATING EXPENSES**

	<u>Lowest</u>	<u>Highest</u>
Total Annual Operating Expenses *	0.43%	1.32%

\*Expenses that are deducted from portfolio company assets including management fees, distribution and/or service 12b-1 fees and other expenses. Class 12b-1 shares of certain funds have adopted distribution plans pursuant to Rule 12b-1 under the Investment Company Act of 1940, which allows funds to pay fees out of fund assets to those who sell and distribute fund shares. In addition to 12b-1 fees, we receive from some of our participating investment advisers annual revenue sharing of between .05% and .25% of subaccount assets for providing various shareholder support services. For further information concerning compensation paid for the sale of the policies, see the "Distribution of the Policies" section.

The portfolio expenses used to prepare this table were provided to Union Central by the funds. Union Central has not independently verified such information.

For information concerning compensation paid for the sale of the Policies, see "Distribution of the Policies" on page 43.

#### **GENERAL INFORMATION ABOUT UNION CENTRAL, THE SEPARATE ACCOUNT AND THE PORTFOLIOS**

##### **The Union Central Life Insurance Company**

Union Central issued the policies. We are a stock life insurance company organized under the laws of the State of Ohio in 1867. We primarily sell life and disability insurance and annuities and we are currently licensed to do business in all states and the District of Columbia.

On January 1, 2006, The Union Central Life Insurance Company, an Ohio mutual life insurance company, converted to an Ohio stock life insurance subsidiary of a newly formed Ohio mutual insurance holding company. The new Ohio mutual insurance holding company immediately merged with and into Ameritas Acacia Mutual Holding Company, a Nebraska mutual insurance holding company, pursuant to an Agreement and Plan of Merger dated January 28, 2005. Upon consummation of the merger, Ameritas Acacia Mutual Holding Company changed its name to UNIFI Mutual Holding Company, and Union Central became an indirect wholly-owned subsidiary of UNIFI Mutual Holding Company.

##### **Carillon Life Account**

We established Carillon Life Account (the "separate account") as a separate investment account under Ohio law on July 10, 1995. It supports your policy and may be used to support other variable life insurance policies, and for other purposes permitted by law.

We own the assets in the separate account. The separate account is divided into subaccounts which invest in shares of the portfolios. Income, gains and losses of the separate account reflect the separate account's investment experience and not the investment experience of our other assets. The assets of the separate account may not be charged with liabilities of Union Central other than those arising from the variable life policies. We are obligated to pay all benefits provided under your policy.

##### **The Portfolios**

Subaccounts of the separate account currently invest in designated portfolios of series-type mutual funds, as shown in the chart below.

The investment experience of each subaccount of the separate account depends on the investment performance of its corresponding portfolio. Each portfolio is registered with the SEC under the Investment Company Act of 1940 (the "1940 Act") as a series of an open-end diversified investment company. The SEC does not, however, supervise the management or the investment practices and policies of the portfolios. The assets of each portfolio are separate from assets of the others, and each portfolio has different investment objectives and policies. As a result, each portfolio operates as a separate investment fund and the investment performance of one portfolio has no effect on the investment performance of any other portfolio. The investment objective of each portfolio is set forth in the portfolio prospectus.

### CARILLON LIFE ACCOUNT PORTFOLIOS

PORTFOLIOS	FUND TYPE	INVESTMENT ADVISER
AIM V.I. Capital Appreciation Fund, Series I	large cap growth	A I M Advisors, Inc.
Alger American Leveraged AllCap Portfolio, Class O	multi-cap growth	Fred Alger Management, Inc.
Alger American MidCap Growth Portfolio, Class O	midcap growth	Fred Alger Management, Inc.
American Century VP Income & Growth Fund, Class I	large cap value	American Century Investment Management, Inc.
American Century VP Value Fund, Class I	multi-cap value	American Century Investment Management, Inc.
DWS I Capital Growth VIP Portfolio, Class A	large cap growth	Deutsche Investment Management Americas Inc.
DWS I International VIP Portfolio, Class A	international (large cap core)	Deutsche Investment Management Americas Inc.
DWS II Money Market VIP Portfolio, Class A	money market	Deutsche Investment Management Americas Inc.
FTVIPT Templeton Foreign Securities Fund, Class 2	international (large cap value)	Templeton Investment Counsel, LLC
MFS VIT Emerging Growth Series, Initial Class	multi-cap growth.	Massachusetts Financial Services Company
MFS VIT High Income Series, Initial Class	high yield (junk) bonds	Massachusetts Financial Services Company
MFS VIT Investors Trust Series, Initial Class	large cap core	Massachusetts Financial Services Company
MFS VIT New Discovery Series, Initial Class	small cap growth	Massachusetts Financial Services Company
MFS VIT Total Return Series, Initial Class	balanced (equities and bonds)	Massachusetts Financial Services Company
Neuberger Berman AMT Guardian Portfolio, Class I	large cap value	Neuberger Berman Management, Inc.
Oppenheimer Global Securities Fund/VA, Non-Service Shares	global (large cap growth)	OppenheimerFunds, Inc.
Oppenheimer Main Street Fund®/VA, Non-Service Shares	large cap core	OppenheimerFunds, Inc.
Seligman Communications and Information Portfolio, Class 2	sector concentration: communications, information and related industries	J. & W. Seligman & Co. Incorporated
Seligman Smaller-Cap Value Portfolio, Class 2	small cap value	J. & W. Seligman & Co. Incorporated
Summit Balanced Index Portfolio	balanced (equities and bonds)	Summit Investment Partners, Inc. *
Summit Bond Portfolio	bond	Summit Investment Partners, Inc. *
Summit EAFE International Index Portfolio	index: MSCI EAFE (international)	Summit Investment Partners, Inc. *
Summit Lehman Aggregate Bond Index Portfolio	index: Lehman Aggregate Bond (bond)	Summit Investment Partners, Inc. *
Summit Nasdaq-100 Index Portfolio	index: Nasdaq-100 (large cap growth)	Summit Investment Partners, Inc. *
Summit Russell 2000 Small Cap Index Portfolio	index: Russell 2000 (small cap core)	Summit Investment Partners, Inc. *
Summit S&P MidCap 400 Index Portfolio	index: S&P MidCap 400 Index (mid cap core)	Summit Investment Partners, Inc. *
Summit S&P 500 Index Portfolio	index: S&P 500 (large cap core)	Summit Investment Partners, Inc. *
Summit Zenith Portfolio	large cap value	Summit Investment Partners, Inc. *
UIF Core Plus Fixed Income Portfolio, Class I	bond	Morgan Stanley Investment Management Inc. (doing business in this instance as Van Kampen)
UIF U.S. Real Estate Portfolio, Class I	Sector concentration: REIT	Morgan Stanley Investment Management Inc. (doing business in this instance as Van Kampen)

\* Summit Investment Partners, Inc. is part of UNIFI Mutual Holding Company, the ultimate parent of Union Central.



There is no assurance that any of the portfolios will achieve their respective stated objectives. In addition, you should know that during extended periods of low interest rates, the yields of the Money Market Portfolio may also become extremely low and possibly negative.

*Distinctions Between the Portfolios and Other Funds from the Same Investment Adviser.* The investment objectives and policies of certain portfolios are similar to the investment objectives and policies of other funds with similar names that may be managed by the same investment adviser. These other funds may be sold to the public and may have their performance results reported in the financial press. The investment results of the portfolios, however, are not likely to be reported in the financial press because they are used exclusively for the investment of money from variable insurance products like your policy. The portfolios may have higher or lower investment results than the other publicly-reported funds. There can be no assurance, and no representation is made, that the investment results of any of the portfolios will be comparable to the investment results of any other fund, even if the other fund has the same investment adviser.

*Addition, Deletion or Substitution of Investments.* We reserve the right, subject to applicable law, to make additions to, deletions from, or substitutions for the shares that are held in the separate account or that the separate account may purchase. We reserve the right to eliminate the shares of any of the portfolios if the shares of the portfolio are no longer available for investment, or if in our judgment investment in any portfolio would become inappropriate. If a portfolio is eliminated, we will ask you to reallocate any amount in the eliminated portfolio and/or change any future allocations to that eliminated portfolio. If you do not reallocate these amounts, and/or change any future allocations, we will automatically reinvest them in the Money Market Subaccount. We also reserve the right to eliminate the shares of any of the portfolios and to substitute shares of another Portfolio, or of another open-end, registered investment company in such circumstances. If the shares of a portfolio are no longer available for investment or if in our judgment further investment in any portfolio should become inappropriate in view of the purposes of the separate account, we may redeem the shares, if any, of that portfolio and substitute shares of another registered open-end management company or unit investment trust without owner consent. The substituted portfolio may have different investment objectives, fees and expenses. Substitution may be made with respect to existing investments or the investment of future premium payments, or both. We will not substitute any shares attributable to your policy's interest in the separate account without notice and prior approval of the SEC and state insurance authorities, to the extent required by the 1940 Act or other applicable law. We may close subaccounts to allocations of premium payments or account value, or both, at any time, in our sole discretion.

We also reserve the right to establish additional subaccounts of the separate account, each of which would invest in shares corresponding to a new portfolio or in shares of another investment company having a specific investment objective. Subject to applicable law and any required SEC approval, we may in our sole discretion establish new subaccounts or eliminate one or more subaccounts if marketing needs, tax considerations or investment conditions warrant. Any new subaccount may be made available to existing policy owners on a basis we will determine.

If any of these substitutions or changes are made, we may by appropriate endorsement change the policy to reflect the substitution or other change. If we deem it to be in the policy owners' best interests, and subject to any approvals that may be required under applicable law, the separate account may be operated as a management company under the 1940 Act, it may be deregistered under that Act if registration is no longer required, or it may be combined with other Union Central separate accounts. We reserve the right to make any changes to the separate account required by the 1940 Act or other applicable law or regulation.

Please note that all of the portfolios described in the portfolio prospectuses may not be available under your policy. Moreover, we cannot guarantee that each portfolio will always be available for your policy, but in the unlikely event that a fund is not available, we will take reasonable steps to secure the availability of a comparable portfolio. Shares of each portfolio are purchased and redeemed at net asset value, without a sales charge.

*Voting Shares in the Portfolios.* Because we are the legal owner of shares held by the subaccounts, we have the right to vote on all matters submitted to shareholders of the portfolios. However, as required by law, we will vote shares held in the subaccounts at regular and special meetings of shareholders of the portfolios in accordance with instructions received from policy owners with account value in the portfolios (this is sometimes called "pass through voting"). Should the applicable federal securities laws, regulations or interpretations thereof change, we may be permitted to vote shares of the portfolios in our own right, and if so, we may elect to do so.

To obtain your voting instructions, before a meeting we will send you voting instruction material, a voting instruction form and any other related material. We determine the number of shares in each subaccount for which you may give voting instructions by dividing the portion of the your account value in the portfolio by the net asset

value of one share of the applicable portfolio. Fractional votes will be counted. The number of votes for which you may give instructions will be determined as of the date established by the manager of the portfolio for determining shareholders eligible to vote at the relevant meeting of the portfolio. If we don't receive timely instructions for shares held by a subaccount, we will vote them in the same proportion as those shares for which we did receive instructions.

We may, if required by state insurance officials, disregard your voting instructions if they would require shares to be voted so as to cause a change in sub-classification or investment objectives of one or more of the portfolios, or to approve or disapprove an investment advisory agreement. In addition, we may under certain circumstances disregard voting instructions that would require changes in the investment advisory agreement or investment adviser of one or more of the portfolios, provided that we reasonably disapprove of such changes in accordance with applicable federal regulations. If we ever disregard your voting instructions, you will be advised of that action and of the reasons for such action in the next semiannual report. Finally, we reserve the right to modify the manner in which the weight to be given to pass-through voting instructions is calculated when such a change is necessary to comply with current federal regulations or the current interpretation thereof.

### **GUARANTEED ACCOUNT**

Because of exemptive and exclusionary provisions, interests in the guaranteed account have not been registered under the Securities Act of 1933 nor has the guaranteed account been registered as an investment company under the Investment Company Act of 1940. Accordingly, neither the guaranteed account nor any interests therein are subject to the provisions of these Acts and, as a result, the staff of the Securities and Exchange Commission has not reviewed the disclosure in this Prospectus relating to the guaranteed account. The disclosure regarding the guaranteed account may, however, be subject to certain generally applicable provisions of the federal securities laws relating to the accuracy and completeness of statements made in prospectuses.

You may allocate some or all of your net premiums and transfer some or all of the variable account to the guaranteed account, which is part of our general account and pays interest at declared rates (subject to a minimum interest rate we guarantee to be at least 4%). The principal, after deductions, is also guaranteed. Our general account assets support our insurance and annuity obligations.

The portion of the account value allocated to the guaranteed account will be credited with interest, as described below. Since the guaranteed account is part of our general account, we assume the risk of investment gain or loss on this amount. All assets in the general account are subject to our general liabilities from business operations.

#### **Minimum Guaranteed and Current Interest Rates**

We guarantee that the guaranteed account will accumulate at a minimum effective annual interest rate of 4%. We may credit the guaranteed account with current rates in excess of the minimum guarantee, but we are not obligated to do so. These current interest rates are influenced by, but do not necessarily correspond to, prevailing general market interest rates. Since we, in our sole discretion, anticipate changing the current interest rate from time to time, different allocations to and from the guaranteed account will be credited with different current interest rates, based upon the date amounts are allocated into the guaranteed account. We may change the interest rate credited to new deposits at any time. Any interest credited on the amounts in the guaranteed account in excess of the minimum guaranteed rate of 4% per year will be determined in our sole discretion. You assume the risk that interest credited may not exceed the guaranteed rate.

Amounts deducted from the guaranteed account for the monthly deduction, partial cash surrenders, transfers to the subaccounts, or charges are currently, for the purpose of crediting interest, accounted for on a last-in, first-out ("LIFO") method. We reserve the right to change the method of crediting from time to time, provided that such changes do not have the effect of reducing the guaranteed rate of interest below 4% per year.

#### **Calculation of Guaranteed Account Value**

The guaranteed account at any time is equal to net premiums allocated or account value transferred to it, plus interest credited to it, minus amounts deducted, transferred, or surrendered from it.

#### **Transfers from the Guaranteed Account**

You may not transfer more than 20% of your account value allocated to the guaranteed account on the annual date immediately preceding the date of the transfer, unless the balance after the transfer is less than \$25, in which case we will transfer the entire amount.

### **Payment Deferral from the Guaranteed Account**

We reserve the right to defer payment of any partial cash surrender, full surrender, or transfer from the guaranteed account for up to six months from the date of receipt of the notice for the partial or full surrender or transfer. Where required by state law, we will pay interest during the deferral period. However, we will not defer payment of any amounts needed to pay premiums on other policies in force with us.

### **CHARGES AND DEDUCTIONS**

We deduct the charges described below to cover costs and expenses, services provided, and risks assumed under your policy. The amount of a charge may not necessarily correspond to the costs associated with providing the services or benefits under your policy. For example, the sales charge and sales surrender charge may not fully cover all of the sales and distribution expenses we actually incur, and proceeds from other charges, including the cost of insurance charge and the mortality and expense risk charge, may be used in part to cover such expenses. We may profit from policy charges.

#### **Premium Expense Charge**

We deduct a sales charge equal to 2% of premiums paid from each premium payment. We reserve the right to increase the sales charge up to an amount equal to 4% of premiums paid during the first ten policy years; the charge is guaranteed to be no more than 2% thereafter. We use this sales charge to partially reimburse us for some of the expenses incurred in the distribution of the policies.

We also deduct a 2.0% charge for state and local premium taxes and expenses from each premium payment. We reserve the right to increase the premium tax charge to 2.50% per year. The state and local premium tax charge reimburses us for premium taxes we pay to various states and related administrative costs. The premium tax rates we pay range from 0.75% to 3.50%. The state in which your policy is issued may impose no premium tax, or a premium tax higher or lower than the charge deducted under the policies.

If you make premium payments, either planned or unscheduled, equal to or greater than one million dollars during the first policy year, your policy may qualify for reduced premium expense charges in the year in which the premium is paid. If during the first policy year, you actually make less than one million dollars in premium payments, or you make withdrawals or surrenders from the policy to the extent that less than one million dollars of premium remains in the policy on its first policy anniversary, we reserve the right to increase the first year's premium expense charges to the standard premium expense charge on all premium received during the first policy year, as though those standard charges were made at the time the premium payments were made. This chargeback will not occur if the reduction below one million dollars at the first policy anniversary is due to unfavorable investment performance. Before you deposit premium payments into your policy in order to qualify for the reduced premium expense charges, please consider the tax treatment of heavily-funded life insurance policies, which is explained at "Tax Considerations", page 40.

#### **Monthly Deduction**

On each monthly anniversary of your policy date, we will deduct from your account value the monthly deductions due, commencing as of the policy date. The monthly deduction consists of:

- (1) cost of insurance charges ("cost of insurance charge"),
- (2) the monthly administrative charge (the "administrative charge"), and
- (3) any charges for supplemental and/or rider benefits ("supplemental and/or rider benefit charges"), as described below.

We deduct the monthly deduction on a pro rata basis from the variable account and from the guaranteed account, based on the percentages of your account value in each investment option, unless you choose to have the monthly deduction taken only from certain subaccounts by using the Monthly Deduction Endorsement.

The Monthly Deduction Endorsement provides you the option of choosing from which investment options the monthly deductions will be taken. If the investment options you choose do not have sufficient funds, the monthly deduction is made pro rata. You can add this endorsement at any time at no cost, and you can change which investment options receive the deductions upon written notice to us.

### ***Cost of Insurance Charge.***

This charge compensates us for the expense of providing insurance coverage. The charge depends on a number of variables and varies from policy to policy and from monthly date to monthly date. For any policy, we calculate the cost of insurance on a monthly date by multiplying the current cost of insurance rate for the insured by the risk amount under the policy for that monthly date.

$$\text{Risk amount} = \text{death benefit} - \text{account value} - \text{monthly deduction (except the cost of insurance charge)}$$

As shown in the equation above, the risk amount for a monthly date is the difference between the death benefit (see page 33) for a policy (as adjusted to take into account assumed monthly earnings at an annual rate equal to the guaranteed interest rate for the guaranteed account) and the account value, as calculated on that monthly date less any monthly deduction due on that date (except the cost of insurance). The portion of your account value you allocate to a variable investment option will have an effect on the risk amount, reducing it when the underlying investments are performing well and increasing it when the underlying investments are performing poorly. You may elect either or both the Accounting Benefit Rider and the Annual Renewable Term Rider to supplement your insurance coverage under the policy. Election of either or both riders will affect the cost of insurance charge under the policy. (See Fee Tables, page 6 and "Use of Accounting Benefit Rider and Annual Renewable Term Rider," page 35.) If you allocate a portion of your specified amount to the riders, as is shown in the illustrations starting on page 46, during the early years of the policy, the Accounting Benefits Rider will provide lower current cost of insurance rates than available under the base policy. This is primarily because surrender charges are not attributable to the ABR portion of your specified amount. The Annual Renewable Term Rider will provide lower current cost of insurance rates in all policy years because these charges are designed to provide term insurance coverage for any gap between your total death benefit and the combined amount of your base death benefit and your ABR death benefit. Use of the riders can lower the cost of insurance charge you would otherwise pay for a given amount of insurance coverage. Whether or not you allocate a portion of your specified amount to either or both riders, your death benefit is based on the total specified amount you choose.

The current cost of insurance rate for a policy is based on the age at issue, sex and rate class of the insured and on the policy year, and therefore varies from time to time. Generally, cost of insurance charges are lower over time for a person who buys a policy at a younger age than for someone who buys a policy at an older age. Also, generally, cost of insurance charges go up over the life of the policy. Different current cost of insurance rates apply to policies with a face amount under \$250,000 than to policies with a face amount of \$250,000 or more and, in general, policies with a face amount of \$250,000 or more may have lower current cost of insurance rates. We currently place insureds in the following rate classes, based on underwriting: Standard Tobacco (ages 0-75), Standard Nontobacco (ages 20-75), Preferred (ages 20-70), or Preferred Plus (ages 20-70). The Preferred and Preferred Plus rate classes are only available under policies with initial face amounts of \$100,000 or more. We also may place an insured in a substandard rate class, which involves a higher mortality risk than the standard tobacco or standard nontobacco classes. If you are placed in a substandard rate class, your cost of insurance charges may be based on substandard table ratings or they may include flat charges calculated as dollars per thousand of specified amount, and these extra charges may be temporary or may be permanent.

Cost of insurance rates (whether guaranteed or current) for an insured in a standard nontobacco class are equal to or lower than guaranteed rates for an insured of the same age and sex in a standard tobacco class. Cost of insurance rates (whether guaranteed or current) for an insured in a standard nontobacco or tobacco class are generally lower than guaranteed rates for an insured of the same age and sex and tobacco status in a substandard class.

Legal Considerations Relating to Sex-Distinct Premium Payments and Benefits. Mortality tables for the policies generally distinguish between males and females. Thus, premium payments and benefits under policies covering males and females of the same age will generally differ.

We do, however, also offer policies based on unisex mortality tables if required by state law. Employers and employee organizations considering purchase of a policy should consult with their legal advisers to determine whether purchase of a policy based on sex-distinct actuarial tables is consistent with Title VII of the Civil Rights Act of 1964 or other applicable law. Upon request, we may offer policies with unisex mortality tables to such prospective purchasers.

We guarantee that the cost of insurance rates used to calculate the monthly cost of insurance charge will not exceed the maximum cost of insurance rates set forth in your policy. The guaranteed rates for standard classes

are based on the 1980 Commissioners' Standard Ordinary Mortality Tables, Male or Female, Tobacco or Nontobacco Mortality Rates ("1980 CSO Tables"). The guaranteed rates for substandard classes are based on multiples of or additives to the 1980 CSO Tables.

Our current cost of insurance rates may be less than the guaranteed rates that are set forth in the policy. Current cost of insurance rates will be determined based on our expectations as to future mortality, investment earnings, expenses, taxes, and persistency experience. These rates may change from time to time.

***Costs Associated with Changes in Specified Amount.***

If you request an increase in coverage, we will determine a cost of insurance rate for the increase based on the age of the insured at the time of the increase. The following rules will apply for purposes of determining the risk amount for each rate.

We place the insured in a rate class when the policy is issued, based on our underwriting of the application. This original rate class applies to the initial specified amount. When you request an increase in specified amount, we conduct underwriting before approving the increase (except as noted below) to determine whether a different rate class will apply to the increase. If the rate class for the increase has lower cost of insurance rates than the original rate class, then the rate class for the increase will also be applied to the initial specified amount (an example of this would be if the insured has stopped smoking since the original policy was issued and now qualifies for non-tobacco rates). If the rate class for the increase has higher cost of insurance rates than the original rate class, the rate class for the increase will apply only to the increase in face amount, and the original rate class will continue to apply to the initial specified amount.

We do not conduct underwriting for an increase in specified amount if the increase is requested by exercising an option to increase the specified amount automatically, without underwriting. See "Supplemental and/or Rider Benefits," page 24, for the description of the Guaranteed Insurability Rider. In such case, the insured's rate class for an increase will be the class in effect when the rider was issued.

If there is a decrease in specified amount after an increase, a decrease is applied first to decrease any prior increases in specified amount, starting with the most recent increase and then each prior increase.

***Monthly Administrative Charge.***

We deduct a monthly administrative charge from the account value on each monthly date. The administrative charge is currently \$5 per month. We reserve the right to increase the administrative charge during the first policy year up to \$25 per month, and after the first policy year up to \$10 per month. The administrative charge is guaranteed not to exceed \$25 per month during the first policy year and \$10 per month thereafter.

We use the monthly administrative charge to reimburse us for expenses incurred in administering policies and the separate account. Such expenses include but are not limited to: confirmations, annual reports and account statements, maintenance of policy records, maintenance of separate account records, administrative personnel costs, mailing costs, data processing costs, legal fees, accounting fees, filing fees, the costs of other services necessary for owner servicing and accounting, valuation, regulatory and updating requirements.

Should the guaranteed charges prove to be insufficient, we will not increase the charges above such guaranteed levels.

***Supplemental and/or Rider Benefit Charges.***

The cost of additional benefits provided by riders is part of the monthly deduction and is charged to your account value on the monthly date. If you are terminally ill and exercise the Accelerated Benefits Rider, you will incur costs similar to a policy loan. See "Supplemental and/or Rider Benefits," page 24, for a description of the riders available on your policy and the chart beginning on page 8 for a list of maximum and minimum charges associated with each. See also page 35, "Use of Accounting Benefit Rider and Annual Renewable Term Rider" regarding the charges associated with the Accounting Benefit Rider.

***Daily Mortality and Expense Risk Charge***

We deduct a daily charge from assets in the separate account attributable to the policies. This charge is not taken from guaranteed account assets attributable to the policies. During the first ten policy years, the charge is 0.75% of assets on an annual basis. Thereafter, the charge is 0.25% of assets on an annual basis. We guarantee that these

rates will not increase for the duration of your policy. We may realize a profit from this charge. The mortality risk we assume is that the insureds on the policies may die sooner than anticipated and we will pay an aggregate amount of death benefits greater than anticipated. The expense risk we assume is that expenses incurred in issuing and administering the policies and the separate account will exceed the amounts realized from the administrative charges assessed against the policies.

### **Transfer Charge**

We currently assess a transfer charge of \$10 for each transfer made during a policy year after the first twelve transfers. We reserve the right to decrease or eliminate the number of free transfers; in addition the transfer charge may be increased, but is guaranteed not to exceed \$15 per transfer. We will deduct the transfer charge from the remaining account value in the subaccounts or the guaranteed account from which the transfer is being made on a pro rata basis. We do not expect a profit from this charge.

### **Surrender Charge**

If a policy is completely surrendered or lapses, we may deduct a surrender charge from the account value. The surrender charge includes a sales surrender charge and an administrative surrender charge. You will find the maximum surrender charge in your policy. There is no additional sales surrender charge applicable to increases in specified amount. However, if the policy is completely surrendered following an increase in base specified amount, an additional administrative surrender charge may apply, as described below.

Any surrender charge deducted upon lapse is credited back to the policy's account value upon reinstatement. The surrender charge on the date of reinstatement will be the same as it was on the date of lapse. For purposes of determining the surrender charge on any date after reinstatement, the period the policy was lapsed will not count.

#### ***Sales Surrender Charge.***

We deduct a sales surrender charge if you surrender your policy or it lapses during the first fifteen policy years following the policy date. The maximum sales surrender charge is 26% of the premiums paid up to a sales surrender premium shown in your policy. The maximum amount shown in your policy is based on the age at issue, sex, specified amount, death benefit option, and rate class applicable to the insured. Increases in your policy's specified amount will not affect the amount of the sales surrender premium, or the amount of the maximum sales surrender charge. Decreases in your policy's specified amount may reduce the sales surrender premium if the decrease is effective prior to the payment of cumulative premiums in an amount equal to the initial sales surrender premium shown in the policy. We will notify you of any reduction in the sales surrender premium, and the amount of the maximum sales surrender charge, at the time of any decrease in specified amount that causes such reductions.

The greatest sales surrender charge applicable to a portion of account value is paid if you lapse or surrender in policy years one through five. The maximum sales surrender charge in these years equals 26% of actual premiums paid up to the sales surrender premium shown in the policy. After the fifth policy year, the maximum sales surrender charge percentage declines on a monthly basis in level increments until it reaches 0% at the end of the fifteenth policy year, as shown in the following table.

<b>END OF POLICY YEAR</b>	<b>SALES SURRENDER CHARGE PERCENTAGE</b>
1-5	26.0%
6	23.4%
7	20.8%
8	18.2%
9	15.6%
10	13.0%
11	10.4%
12	7.8%
13	5.2%
14	2.6%
15	0%

We use the sales surrender charge to reimburse us for some of the expenses incurred in the distribution of the policies. The sales surrender charge may be insufficient to recover distribution expenses related to the sale of the policies. See "Daily Mortality and Expense Risk Charge," page 17, and "Cost of Insurance Charge," page 16.

#### ***Administrative Surrender Charge.***

We deduct an administrative surrender charge if you surrender your policy or it lapses during the first fifteen policy years following the policy date or any increase in base specified amount (see "Surrender Charge" above). The administrative surrender charge is equal to an amount per \$1000 of base specified amount, and depends upon the age of the insured at the time that the base specified amount to which it applies was issued, and the policy year in which the charge is imposed. For issue ages 0 to 9, the amount per \$1000 is \$0.50 during policy years 1 through 5; for issue ages 10 to 19, \$1.50 per \$1000; for issue ages 20 to 29, \$2.50 per \$1000; for issue ages 30 to 39, \$3.50 per \$1000; for issue ages 40 to 49, \$4.50 per \$1000; for issue ages 50 to 59, \$5.50 per \$1000; for issue ages 60 to 69, \$6.50 per \$1000; and for issue ages 70 and higher, \$7.50 per \$1000. The charge declines monthly after the end of the fifth policy year to zero at the end of policy year fifteen. The decline equals ten percent of the fifth year charge in each subsequent year, so the sixth year charge is 90% of the fifth year charge, the seventh year charge is 80% of the fifth year charge, and so forth. You will find the applicable administrative surrender charge rates, which increase with issue age, set forth in your policy.

If you increase the base specified amount, the increase is subject to a new administrative surrender charge. We impose this charge if you surrender your policy or it lapses within fifteen policy years from the effective date of the increase, in addition to any sales surrender charge or administrative surrender charge that may apply if you surrender your policy or it lapses within fifteen policy years after the policy date.

We use the administrative surrender charge to cover part of the administrative costs of processing surrenders, lapses, and increases and reductions in base specified amount, as well as legal, actuarial, systems, mailing, and other overhead costs connected with our variable life insurance operations.

#### **Loan Interest**

Each year we will set the annual loan interest rate. The rate will never be more than the maximum permitted by law, and will not be changed more frequently than once per year. The rate for a policy year may not exceed the greater of (i) the Published Monthly Average for the calendar month ending two months before the annual date at the beginning of the policy year; or (ii) the guaranteed minimum interest rate applicable to the guaranteed account, plus 1.0%.

#### **Fund Expenses**

The value of the net assets of each subaccount reflects the management fees and other expenses incurred by the corresponding portfolio in which the subaccount invests. The investment advisers earn management fees for the services they provide in managing the portfolios. See the prospectuses for the portfolios and the fee table, which shows the highest and lowest expense ratio among the available portfolios, on page 11.

#### **Income Tax Charge**

We do not currently assess any charge for income taxes incurred as a result of the operations of the subaccounts of the separate account. We reserve the right, however, to assess a charge for such taxes against the subaccounts if we determine that income taxes will be incurred.

#### **Special Arrangements**

Where permitted by state regulation, we may reduce or waive the sales charge component of the premium expense charge; the monthly administrative charge; and/or the surrender charge, under policies purchased by (i) our directors, officers, current or retired employees ("employees"), or agents, or affiliates thereof, or their spouses or dependents; (ii) directors, officers, employees, or agents of broker-dealers that have entered into selling agreements with Carillon Investments, Inc. relating to the policies, or their spouses or dependents; or (iii) directors, officers, employees, or affiliates of the portfolios or investment advisers or sub-advisers or distributors thereof, or their spouses or dependents. In addition, in the future, we may reduce or waive the sales charge component of the premium expense charge, and/or the surrender charge if a policy is purchased by the owner of another policy we issued, and/or through transfer or exchange from a life insurance policy we issued, each in accordance with rules we establish and apply on a uniform basis. Reductions or waivers of the sales charge

component of the premium expense charge, the monthly administrative charge, and the surrender charge reflect the reduced sales and administrative effort associated with policies sold to the owners specified. Our home office can provide advice regarding the availability of reduced or waived charges to such owners.

We will issue policies to group or sponsored arrangements, as well as on an individual basis. A "group arrangement" includes a program under which a trustee, employer or similar entity purchases policies covering a group of individuals. An example of such an arrangement is a non-qualified deferred compensation plan. A "sponsored arrangement" includes a program under which an employer permits group solicitation of its employees or an association permits group solicitation of its members for the purchase of policies on an individual basis. The policies may not be available in connection with group or sponsored arrangements in all states.

For policies issued in connection with group or sponsored arrangements, we may reduce or waive one or more of the following charges: the sales charge component of the premium expense charge; the surrender charge; the monthly charge for the cost of insurance; rider charges; monthly administrative charges; daily mortality and expense risk charges; and/or the transfer charge. We may also reduce the minimum specified amount per policy. In addition, the interest rate credited on amounts taken from the subaccounts as a result of a loan may be increased for these policies. We will waive or reduce these charges as described below and according to our rules in effect when the policy application is approved.

To qualify for a waiver or reduction, a group or sponsored arrangement must satisfy certain criteria, for example, size of the group, or number of years in existence. Generally, the sales contacts and effort, administrative costs, and insurance cost and mortality expense risk per policy may vary based on such factors as the size of the group or sponsored arrangement, its stability, the purposes for which the policies are purchased, and certain characteristics of its members (including underwriting-related factors that we determine result in lower anticipated expenses of providing insurance coverage, and/or lower mortality expense risk, under policies sold to members of the group or through the sponsored arrangement). The amount of any reduction and the criteria for qualification will reflect the reduced sales and administrative effort resulting from sales to qualifying group or sponsored arrangements, and/or the reduced anticipated cost of insurance or mortality expense risk under such policies. We may modify from time to time the amount or availability of any charge reduction or waiver, or the criteria for qualification.

Charge reductions or waivers will not be unfairly discriminatory against any person, including the affected owners and all other owners of policies funded by the separate account.

### **CONTRACT DESCRIPTION**

We intend for your policy to satisfy the definition of a life insurance contract under Section 7702 of the Internal Revenue Code. The policy described in this Prospectus may be different from your policy because of differences in applicable state law. This contract is no longer available for new policy sales.

#### **Eligible Purchasers**

We require satisfactory evidence of the insured's insurability, which may include a medical examination of the insured. The available issue ages are 0 through 75. Age is determined on the insured's age as of the birthday nearest the policy date. The minimum specified amount is \$50,000. Acceptance of an application depends on our underwriting rules, which may include underwriting on a guaranteed issue or simplified issue basis, and we reserve the right to reject an application for any reason. Contracts issued under guaranteed or simplified issue underwriting may incur higher cost of insurance charges than the contract would incur if it had been fully underwritten, because guaranteed and simplified issue underwriting is done on standard tobacco or nontobacco basis. Insured people who would qualify for preferred underwriting classes if fully underwritten will pay more in cost of insurance charges. Subject to state law variations, we will sell a policy to any U.S. citizen who is more than 0 years of age, but less than 75 years of age. We may also sell policies to citizens of other countries. Federal law requires us to establish the identity of each buyer of a policy, including their citizenship and residency.



## **Owner Rights**

You have the right, as owner of your policy, to exercise all rights provided under the policy. These include allocating the net premiums, transferring value among subaccounts, taking loans against the policy, and changing beneficiaries. The insured is the owner, unless you name a different owner in the application. You may by notice name a contingent owner or a new owner while the insured is living by notice satisfactory to us. If more than one person is named as owner, they are joint owners. Unless provided otherwise, in the event of a joint owner's death, ownership passes to the surviving joint owner. Unless a contingent owner has been named, on the death of the last surviving owner, ownership of the policy passes to the estate of the last surviving owner, who will become the owner if the owner(s) die. A change in owner may have tax consequences. See "Tax Considerations," page 40.

## **Net Premium Allocations**

In the application, you specify the percentage of a net premium you want to allocate to each subaccount and to the guaranteed account. This allocation must comply with the allocation rules described below. Net premiums generally will be allocated to the subaccounts and to the guaranteed account on the valuation date that we receive them at our home office in accordance with your most recent instructions concerning allocations. However, we will allocate your initial premium to the Money Market Portfolio until we deem the "free-look" period to end. See "Purchasing the Policy – Free Look Right to Cancel the Policy."

The net premium allocation percentages specified in the application will apply to subsequent premium payments until you change the percentages. You can change the allocation percentages at any time, subject to the rules below, by providing notice to us in a form we find acceptable. The change will apply to all premium payments received with or after receipt of your notice.

### ***Allocation Rules.***

The minimum allocation percentage you may specify for a subaccount or the guaranteed account is 5%, and your allocation percentages must be whole numbers. The sum of your allocations must equal 100%. We reserve the right to limit the number of subaccounts to which account value may be allocated.

## **Transfer Privilege**

After the free-look period and before the maturity date, you may transfer all or part of your account value from subaccounts investing in one portfolio to other subaccounts or to the guaranteed account, or transfer a part of an amount in the guaranteed account to the subaccounts, subject to the following procedures and restrictions. If you are participating in the Portfolio Rebalancing Plan and you make transfers without altering your Portfolio Rebalancing Plan instructions, at the next rebalancing, your balances will be reallocated according to your Portfolio Rebalancing Plan.

### ***Minimum Amount of Transfers.***

The minimum transfer amount is the lesser of \$100 or the entire amount in that subaccount or the guaranteed account. A transfer request that would reduce the amount in a subaccount or the guaranteed account below \$25 will be treated as a transfer request for the entire amount in that subaccount or the guaranteed account. With the exception of the Conversion Right described below, we reserve the right to limit the number or frequency of transfers permitted in the future.

### ***Timing of Transfers.***

We will make the transfer as of the end of the valuation period during which we receive notice requesting such transfer. We will process all transfers among subaccounts at the next available price. If we receive your request after the close of regular trading on the New York Stock Exchange, whether the close is at 4:00 p.m. Eastern Time or at some earlier or later hour, we will process your transfer at the price as of the following valuation date.

### ***Limits on Transfers.***

You may make only one transfer transaction per valuation period. A transfer transaction may include changes in allocations among several subaccounts, so long as they are part of a single transaction request. Currently, we do not limit the number of transfers that you can make among subaccounts or to the guaranteed account. However, we limit transfers from the guaranteed account during any policy year to an amount equal to 20% of the account value in the guaranteed account on the annual date at the beginning of such policy year. (See "Transfers from the Guaranteed Account," page 14, for restrictions).

### ***Charges for Transfers.***

Currently, we assess a transfer charge equal to \$10 for each transfer during a policy year in excess of the first twelve transfers. (We reserve the right to decrease or eliminate the number of free transfers; in addition, we may increase the transfer charge, but it is guaranteed not to exceed \$15 per transfer.) We will deduct the transfer charge from the subaccounts or the guaranteed account from which the requested transfer is being made, on a pro-rata basis.

### ***Methods of Transfers.***

- Written request.
- Telephone call to service area, at 1-800-319-6902. You may effect transfers pursuant to telephone instructions unless you elect out of the option by writing us. We reserve the right to suspend telephone transfer privileges at any time, for any reason, if we deem such suspension to be in the best interests of owners. We will employ reasonable procedures to confirm that instructions communicated by telephone are genuine, and if we follow those procedures we will not be liable for any losses due to unauthorized or fraudulent instructions. We may be liable for such losses if we do not follow those reasonable procedures. The procedures we will follow for telephone transfers include requiring some form of personal identification prior to acting on instructions received by telephone, providing written confirmation of the transaction, and making a tape recording of the instructions given by telephone.
- Self-service option (accessing Service Central online). You can review information and request service concerning your policy at our website, [www.unioncentral.com](http://www.unioncentral.com). You will need your contract number and taxpayer identification number to establish initial access to Service Central. As part of the initial log in to Service Central, you will create your own unique user identification and password. Once you have logged on to Service Central -, you will be able to perform the functions described below, and we will send you a written confirmation of all electronic transfers within five business days. If we cannot complete a transfer as requested, our customer service representative will mail notification to you within three business days.
  - choose electronic delivery of certain future mailings
  - check policy values
  - verify address and beneficiary information
  - transfer balances among subaccounts
  - change your allocation of future premiums
  - request a statement
  - view statements and other correspondence
  - request certain service forms
  - change your user identification and password

**CAUTION:** Telephone and online transfers may not always be available. Telephone and computer systems, whether yours, your service provider's, your agent's, or ours, can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may prevent or delay our receipt of your request. If you experience problems, you should make your transfer request in writing. You should protect your unique identifiers, because self-service options will be available to your agent of record and to anyone who provides your identifiers; we will not be able to verify that the person providing electronic transfer instructions via telephone or Service Central is you or is authorized by you.

### ***Conversion Right.***

During the first twenty-four policy months following the issue date, and within sixty days of the later of notification of a change in the investment policy of the separate account or the effective date of such change, you may exercise a one-time Conversion Right. You may do so by requesting in writing that all or a portion of the account value in the variable account be transferred to the guaranteed account. Exercise of the Conversion Right is not subject to a transfer charge and will have no effect on the cash value of your policy. Following the exercise of the Conversion Right, net premiums may not be allocated to the subaccounts, and transfers of account value to the subaccounts will not be permitted. The other terms and conditions of the policy will continue to apply.

### ***Excessive Trading.***

Your policy is a long-term investment and is not designed for frequent transfers of your account value among your subaccounts. Frequent or excessive transfers put the portfolios, policy owners, and beneficiaries at risk. These risks include:

- the dilution of interests of long-term investors in a subaccount if purchases or transfers into or out of a portfolio are made at prices that do not reflect an accurate value for the portfolio's investments;
- an adverse effect on portfolio management, such as impeding a portfolio manager's ability to sustain an investment objective, causing a portfolio to maintain a higher level of cash than would otherwise be the case, or causing a portfolio to liquidate investments prematurely (or at an otherwise inopportune time) to pay partial cash surrenders or transfers out of the portfolio; and
- increased brokerage and administrative expenses.

The risks and costs are borne by all policy owners invested in those subaccounts, not just those making the transfers.

We have developed policies and procedures with respect to market timing and other transfers (the "Procedures") and we do not make special arrangements or grant exceptions to accommodate market timing or other potentially disruptive or harmful trading. Do not invest in this policy if you intend to conduct market timing or other potentially disruptive trading.

*Detection.* We employ various means to attempt to detect and deter market timing and disruptive trading. However, despite our monitoring, we may not be able to detect or stop all harmful trading. In addition, because other insurance companies and retirement plans with different policies and procedures may invest in the portfolios, we cannot guarantee that all harmful trading will be detected or that a portfolio will not suffer harm from programmed, large, frequent, or short-term transfers among the subaccounts of variable products issued by those companies or retirement plans.

*Deterrence.* If we determine that you have engaged in excessive trading, we will take one or more of the following actions:

- Revoke your privileges to make transfers by telephone and internet;
- Limit your transfers to those requests made by regular U.S. mail;
- Impose a fee of up to \$15 per transfer.

You will be notified by letter if we determine you have exceeded the number or frequency of transfers allowed, or if we limit your access to transfers to requests made by regular U.S. mail. We reserve the right to reject any transfer from any policy owner we believe has a history of abusive trading or whose trading, in our judgment, has been or may be disruptive to a portfolio.

Systematic transfers, including our Dollar Cost Averaging, Portfolio Rebalancing or Interest Sweep program will not be counted toward your limit on the number and frequency of transfers. We will implement transfers requested in writing and sent by U.S. mail first, in the order postmarked, then telephone or internet requests second, in the order received.

Our ability to detect and deter such transfer activity is limited by our operational and technological systems, as well as by our ability to predict strategies employed by policy owners (or those acting on their behalf) to avoid detection. Accordingly, despite our best efforts, we cannot guarantee that the Procedures will detect or deter frequent or harmful transfers by such policy owners or intermediaries acting on their behalf. Redemption fees, transfer limits, and other procedures or restrictions may be more or less successful than ours in deterring market timing or other disruptive trading and in preventing or limiting harm from such trading.

We apply the Procedures consistently to all policy owners without waiver or exception.

*Portfolio Frequent Trading Policies.* The portfolios may have adopted their own policies and procedures with respect to frequent purchases and redemptions of their respective shares. The prospectuses for the portfolios describe any such policies and procedures. The frequent trading policies and procedures of a portfolio may be different, and more or less restrictive, than the frequent trading policies and procedures of other portfolios and the policies and procedures we have adopted to discourage market timing and other programmed, large, frequent, or short-term transfers. Policy owners should be aware that we are contractually obligated to provide policy owner transaction data to the underlying funds and, on receipt of written instructions from the fund, to restrict or prohibit transfers by policy owners identified by an underlying fund.

*Omnibus Orders.* Policy owners and other persons with material rights under the policies also should be aware that the purchase and redemption orders received by the portfolios generally are "omnibus" orders from intermediaries such as retirement plans and separate accounts funding variable insurance contracts. The omnibus orders reflect the aggregation and netting of multiple orders from individual policy owners of variable insurance contracts and individual retirement plan participants. The omnibus nature of these orders may limit each portfolio's ability to apply its respective frequent trading policies and procedures. We cannot guarantee that the portfolio will not be harmed by transfer activity relating to the retirement plans or other insurance companies that may invest in the portfolios. These other insurance companies are responsible for their own policies and procedures regarding frequent transfer activity. If their policies and procedures fail to successfully discourage harmful transfer activity, it will affect other policy owners of portfolio shares, as well as the policy owners of all of the variable annuity or variable life insurance policies whose variable investment options correspond to the affected portfolios. In addition, if a portfolio believes that an omnibus order we submit may reflect one or more transfer requests from policy owners engaged in market timing and other programmed, large, frequent, or short-term transfers, the portfolio may reject the entire omnibus order and thereby delay or prevent us from implementing your request.

### **Selecting and Changing the Beneficiary**

You select one or more beneficiary(ies) in your application. You may later change the beneficiary(ies) in accordance with the terms of the policy. The primary beneficiary, or, if the primary beneficiary is not living, the contingent beneficiary, is the person entitled to receive your policy's death benefit proceeds. If the insured dies and there is no surviving beneficiary, the owner or the estate of the owner will be the beneficiary. If a beneficiary is designated as irrevocable, then the beneficiary's consent must be obtained to change the beneficiary.

### **Limits on Rights to Contest the Policy**

#### ***Incontestability.***

Subject to state regulation, we will not contest your policy, or any supplemental and/or rider benefits (except accidental death and/or disability benefits), after the policy or rider has been in force during the insured's lifetime for two years from the issue date or the effective date of the rider, unless fraud is involved. Any increase in the specified amount will be incontestable with respect to statements made in the evidence of insurability for that increase after the increase has been in force during the life of the insured for two years after the effective date of the increase.

#### ***Suicide Exclusion.***

Subject to state regulation, if the insured dies by suicide within two years after the issue date, we will not pay a death benefit. The policy will be terminated, and we will return the premium payments made before death, less any policy debt and any partial cash surrenders. If the insured dies by suicide within two years after an increase in specified amount that is subject to evidence of insurability, we will not pay any death benefit attributable to the increase and will return the premium payments attributable to the increase, if any. In such case, prior to calculating the death benefit, we will restore to the cash value the sum of the monthly cost of insurance charges made for that increase.

### **Supplemental and/or Rider Benefits**

You may add the following supplemental and/or rider benefits to your policy if they are available in your state. Any monthly charges for these benefits and/or riders will be deducted from your account value as part of the monthly deduction (see page 15). The supplemental and/or rider benefits available with your policy provide fixed benefits that do not vary with the investment experience of the separate account.

*Term Insurance Rider for Other Insured Persons.* Provides a death benefit amount payable on the death of other insured persons specified. This rider requires the other insured person to be medically underwritten. The other insured death benefit amount may be changed, subject to certain conditions. In addition, the rider coverage may be converted to a new policy on the other insured, prior to the other insured person reaching age 75, subject to certain conditions. If the term rider is converted by the other insured person, the cost for the rider on your policy ends when the rider is converted. Rider conversion has no effect on the cash value of your policy; the converted rider policy starts with a cash value of zero.

*Scheduled Increase Option Rider for the Insured.* Provides for automatic increases in the specified amount on each annual date, subject to the terms of the rider; the amount of the increase is specified in the rider. The rate class applicable to the scheduled increases will be the rate class of the insured on the issue date of the rider. There is no cost for this rider.

*Guaranteed Death Benefit Rider (No-Lapse Rider in Maryland).* Provides that the policy will remain in force and will not lapse before the expiration date of the rider shown on the schedule page of your contract, provided that the sum of premium payments to date, less any partial cash surrenders and any policy debt, equals or exceeds the minimum monthly premium for the rider times the number of policy months since the policy date. The minimum monthly premium for the rider is calculated by applying a factor to the guideline level premium. The factor used varies by sex, smoking status, death benefit option, and age. The minimum monthly premium for the rider is shown on your schedule page.

The rider extends the minimum guaranteed period under your policy from three years to thirty years or until you are 65 years old, whichever occurs earlier. This rider terminates on any monthly date when the sum of premium payments, less any partial cash surrenders and any policy debt, is less than the minimum monthly premium for the rider multiplied by the number of policy months since the policy date. Once terminated, this rider will not be reinstated. This rider is not available for all ages and rate classes, in all states, or under certain circumstances where the Term Insurance Rider for Other Insured Persons is also added to the policy. There is no cost for this rider.

*Cost of Living Rider for the Insured.* Provides for automatic increases in the specified amount on each annual date, subject to the terms of the rider; the amount of the increase will be based on increases in the Consumer Price Index, as specified in the rider. The rate class applicable to the cost of living increases will be the rate class of the insured on the issue date of the rider. There is no cost for this rider, but your policy's cost of insurance charges will increase as your specified amount increases over time.

*Guaranteed Insurability Option Rider.* Provides the right to increase the specified amount on each option date by the benefit amount shown in the rider. No evidence of insurability will be required. Option dates are the annual dates nearest the insured's 25th, 28th, 31st, 34th, 37th, and 40th birthdays. Option dates may be advanced in the event of the insured's marriage or adoption of a child.

*Accidental Death Benefit Rider.* Provides an additional death benefit payable if the insured's death results from certain accidental causes. There is no cash value for this benefit.

*Total Disability Benefit Rider - Waiver of Monthly Deduction.* Provides for waiver of the monthly deduction during the total disability of the insured. If you have coverage under this rider and the guaranteed death benefit rider, and you become disabled during the guaranteed death benefit period, this rider will cover your monthly deduction, but that amount may be less than the minimum monthly premium under the guaranteed death benefit rider, so your policy could still lapse if your rider benefit is not enough to maintain a positive cash surrender value.

*Total Disability Benefit Rider - Policy Continuation to Maturity Date Not Guaranteed.* Provides for the crediting to the policy as premium payments the monthly total disability benefit set forth in the rider during the total disability of the insured. You select the amount of the benefit when you purchase coverage under this rider. Your policy could still lapse if your rider benefit is not enough to maintain a positive cash surrender value.

*Children's Insurance Rider.* Provides a death benefit payable on the death of a child of the insured. More than one child can be covered. Children are medically underwritten for coverage. There is no cash value for this benefit.

*Insurance Exchange Rider.* Provides the right to exchange the policy for a new policy on the life of a substitute insured. Exercise of the right is subject to satisfactory evidence of insurability of the substitute insured, and may result in a cost or credit to the owner, depending on whether the substitute insured has higher costs of insurance than the original insured. The new policy can be any adjustable life insurance policy we issue at the time the exchange privilege is exercised. The policy date for the new policy will generally be the same as the policy date of the exchanged policy; the issue date for the new policy will be the date of exchange. The initial cash value under the new policy will be the same as the cash value of the policy on the date of the exchange. There are no charges or other fees imposed under the policy or the new policy at the time of the exchange. Costs associated with the new policy, like cost of insurance charges, will vary. For purposes of calculating any surrender charges subsequently imposed on the policy acquired by exchange, we will take into account the number of policy years that this policy, and the policy acquired by exchange, have been in force. Exercise of this rider will result in a taxable exchange. There is no cost for this rider.

*Accelerated Benefits Rider.* Provides for an accelerated payment of up to 50% of the policy's death benefit (up to a maximum benefit of \$500,000). This advance payment of the death benefit will be available if you are diagnosed as terminally ill, as defined in the rider. Your policy will be charged interest at the policy loan interest rate on the advanced amount, plus any premiums we pay after you exercise this rider. We also have the right to charge an administrative fee of up to 0.5% of the advanced amount, but we are not currently charging this fee. The remaining death benefit payable to your designated beneficiary will be reduced by the interest charges and any premiums we pay on your behalf. Payment will be subject to evidence satisfactory to us. Your policy could lapse if your remaining account value goes down due to poor investment performance and your policy cannot maintain a positive cash surrender value. There is no cost for this rider. You should consult your counsel or another competent tax adviser before you request accelerated payment. See "Tax Considerations," page 40.

*Maturity Extension Endorsement.* Provides the right, within two years of the maturity date defined in your policy, to extend the maturity date to either the date of the insured's death or the date you request full surrender of the policy, whichever occurs first. If you exercise this extension option, the following will occur: all other riders attached to your policy will terminate on the original maturity date; after the maturity date has been extended, the account value will continue to vary based on investment experience and we will continue to charge interest on policy loans, but we will no longer accept new premium payments or deduct charges for cost of insurance or monthly expenses. There is no cost for this endorsement. The tax consequences associated with continuing the policy beyond age 100 are unclear. Counsel or another competent tax adviser should be consulted.

Additional rules and limits apply to these supplemental and/or rider benefits. Not all such benefits may be available at any time and in any given state, and supplemental and/or rider benefits in addition to those listed above may be made available. Please ask your agent for further information, or contact the home office.

### **Changes in the Policy or Benefits**

#### ***Misstatement of Age or Sex.***

If the insured's age or sex has been misstated in your policy application or in any application for supplemental and/or rider benefits:

- if the misstatement becomes known after the death of the insured, then your policy's death benefit or such supplemental and/or rider benefits will be adjusted to the correct amount (reflecting the correct age or sex) for the monthly deduction made for the month in which death occurred;
- if the misstatement becomes known during the lifetime of the insured, your policy values will be adjusted to those based on the correct monthly deductions (reflecting the correct age or sex) since the policy date. If your policy's values are insufficient to cover the monthly deduction on the prior monthly date, the grace period will be deemed to have begun on such date, and you will be notified at least 61 days prior to the end of the grace period.

#### ***Other Changes.***

At any time we may make such changes in your policy as are necessary to assure compliance at all times with the definition of life insurance prescribed by the Internal Revenue Code or to make the policy conform with any law or regulation issued by any government agency to which it is subject.

### ***Participating.***

The policy is issued on a participating basis, and as such is eligible to share in our profits and surplus to the extent determined by our Board of Directors in its sole discretion. We do not currently anticipate that the policies will participate in profits or surplus in the foreseeable future.

### **PURCHASING YOUR POLICY**

**The policy is no longer available for new sales.**

### **Applying for a Policy**

We designed the policies for business ownership when the insured persons share a common employment or business relationship. We generally require annual planned premium payments equal to \$50,000 or more if this policy is purchased other than on a common employment basis. The policy may be owned individually or by a corporation, trust, association or similar entity. You may use the policy for such purposes as informally funding non-qualified executive deferred compensation, salary continuation plans, retiree medical benefits or other purposes. To purchase a policy, you must complete an application and submit it through an authorized Union Central agent. There is no minimum initial premium payment. Your policy coverage will become effective on the policy date. If an initial premium payment is submitted with the application, then the policy date is generally the date of approval of your application. If the application is not accompanied by an initial premium payment, then the policy date will generally be two weeks after the date that your application is approved.

As provided for under state insurance law, you may be permitted to backdate the policy to preserve insurance age. In no case may the policy date be more than six months prior to the date the application was completed. We deduct charges for the monthly deduction for the backdated period on the issue date. Temporary life insurance coverage may be provided prior to the policy date under the terms of a temporary insurance agreement. In accordance with our underwriting rules, temporary life insurance coverage may not exceed \$1,000,000 and will not remain in effect for more than sixty (60) days.

### **Free Look Right to Cancel the Policy**

You may cancel your policy for a refund during your "free-look" period. This period expires 20 days after you receive your policy, 45 days after your application is signed, or 10 days after we mail or deliver a cancellation notice, whichever is latest. (A longer period may apply to policies issued in certain states.) If you decide to cancel the policy, you must return it by mail or delivery to the home office or to the authorized Union Central agent who sold it. Immediately after you mail back or deliver the policy, your policy will be deemed void from the beginning. Within seven calendar days after we receive the returned policy, we will refund any premiums paid, less any partial cash surrenders, unless otherwise required by state law.

We will allocate all net premiums received before the end of the "free look" period (including the initial net premium) to the Money Market Portfolio. There is no guarantee that the Money Market Portfolio will provide a positive investment return, especially in times of low interest rates. After the end of the "free look" period, the account value will be allocated to the subaccounts and to the guaranteed account based on the premium payment allocation percentages in the application. For this purpose, the end of the "free look" period is deemed to be 25 days after your policy is activated in our computer system (usually no more than one to three business days before the date we send your policy to your agent for delivery to you), or 45 days from the date of the application, whichever is greater. If you send an initial premium payment with your application, until your policy has been activated, the premium payment will be held in a non-interest bearing suspense account. If you do not send an initial premium payment with your application, the end of the "free look" period, for this purpose, is deemed to be 25 days from the date the initial net premium is received and applied to your policy, or 45 days from the date of application, whichever is greater.

### **Conversion Period**

At any time within the first 24 months after we issue your policy, you may transfer all or a portion of the variable account to the guaranteed account without paying any transfer fee. If you transfer all of your variable account value to the guaranteed account, you effectively "convert" your policy into a contract that provides fixed (non-variable) benefits. If you want to make such a transfer, particularly if you are concerned about the volatility of value of your selected variable account portfolios, you should consult your financial adviser before converting this policy and consider other options available to you.

## **PREMIUMS**

### ***Planned Periodic Premiums.***

When you applied for a policy, you selected a plan for paying level premium payments at specified intervals, e.g., quarterly, semi-annually or annually, for the duration of the policy. If you elect, we will also arrange for payment of planned period premiums on a monthly basis under a pre-authorized payment arrangement such as automatic deduction from a checking account. You are not required to pay premium payments in accordance with these plans; rather, you can pay more or less than planned or skip a planned periodic premium entirely. Currently, there is no minimum amount for each premium. You should consider that, especially when investment returns in your subaccounts are negative, skipping planned premium payments or reducing the payments may result in your policy lapsing because your cash surrender value falls below the amount required to meet your monthly deduction. We may establish a minimum amount 90 days after we send you a written notice of such increase. Subject to the limits described below, you can change the amount and frequency of planned periodic premiums whenever you want by sending notice to the home office.

Unless otherwise requested, you will be sent reminder notices for planned periodic premiums. Reminder notices will not be sent if you have arranged to pay planned periodic premiums by pre-authorized payment arrangement.

### ***Additional Unscheduled Premiums.***

You can make additional unscheduled premium payments at any time while your policy is in force. You may specify that a specific unscheduled premium payment is to be applied as a repayment of policy debt, if any. If you do not so specify, the unscheduled premium payment will be applied as a premium payment.

### ***Tax-Free "Section 1035" Exchanges.***

You can generally exchange one life insurance policy for another in a "tax-free exchange" under Section 1035 of the Internal Revenue Code of 1986, as amended. Before making an exchange, you should compare both policies carefully. Remember that if you exchange another policy for the one described in this Prospectus, you might have to pay a surrender charge on your old policy. The charges for this policy may be higher (or lower) and the benefits may be different. If the exchange does not qualify for Section 1035 treatment, you may have to pay federal income and penalty taxes on the exchange. You should not exchange another policy for this one unless you determine, after knowing all the facts, that the exchange is in your best interest and not just better for the person trying to sell you this policy (that person will generally earn a commission if you buy this policy through an exchange or otherwise).

### ***Limitations on Premium Payments.***

Total premium payments paid in a policy year may not exceed guideline premium payment limitations for life insurance set forth in the Internal Revenue Code. We will promptly refund any portion of any premium payment that is determined to be in excess of the premium payment limit established by law to qualify a policy as a contract for life insurance. The payment of excessive premiums may cause a policy to be a modified endowment contract under the Internal Revenue Code. We have established procedures for monitoring premium payments and making efforts to notify you on a timely basis if your policy is in jeopardy of becoming a modified endowment contract as a result of premium payments.

We reserve the right to reject any requested increase in planned periodic premiums, or any unscheduled premium. If an additional premium payment is rejected, we will return the premium payment promptly, without any adjustment for investment experience.

We also reserve the right to require satisfactory evidence of insurability prior to accepting any premium which increases the risk amount of the policy.

No premium payment will be accepted after the insured's 100th birthday (the "maturity date").

Premium payments must be made by check payable to The Union Central Insurance Company or by any other method that we deem acceptable.

Premium payments after the initial premium payment must be made to the home office.

Please note: If mandated under applicable law, we may be required to reject a premium payment.



***Minimum Guaranteed Period.***

We guarantee that your policy will remain in force during the minimum guaranteed period, regardless of the sufficiency of the cash surrender value, if the sum of the premiums paid to date, less any partial cash surrenders and policy debt, equals or exceeds the minimum monthly premium (shown in the policy) multiplied by the number of complete policy months since the policy date, including the current policy month. The minimum guaranteed period is three years following the policy date.

The minimum monthly premium is calculated for each policy based on the age, sex and rate class of the insured, the requested specified amount and any supplemental and/or rider benefits. The minimum monthly premium may change due to changes made during the minimum guaranteed period to the specified amount, the death benefit option, ratings, and supplemental and/or rider benefits. We will notify you of any increase in the minimum monthly premium.

An extended minimum guaranteed period may be available under our Guaranteed Death Benefit Rider, which is described in the section on Supplemental and/or Rider Benefits beginning on page 25.

***Premium Payments Upon Increase in Specified Amount.***

Depending on your account value at the time of an increase in the specified amount and the amount of the increase requested, an additional premium payment may be necessary or a change in the amount of planned periodic premiums may be advisable. If you increase the specified amount, you should contact your agent to assist you in determining if additional premium payments are necessary or appropriate.

***Grace Period.***

If your policy goes into default, you will be allowed a 61-day grace period to pay a premium payment sufficient to cover the monthly deductions due during the grace period. We will send notice of the amount required to be paid during the grace period ("grace period premium payment") to your last known address and the address of any assignee of record. The grace period will begin when the notice is sent. Your policy will remain in effect during the grace period. If the insured should die during the grace period and before the grace period premium payment is paid, the death benefit proceeds will still be payable to the beneficiary, although the amount paid will reflect a reduction for the monthly deductions due on or before the date of the insured's death (and for any policy debt). If the grace period premium payment has not been paid before the grace period ends, your policy will lapse. It will have no value and no benefits will be payable.

A grace period also may begin if your account value, less surrender charges, loan principal, and loan interest charges, becomes less than your monthly deduction amount.

***Crediting Net Premiums***

The initial net premium will be credited to your policy on the policy date, or, if later, the date we receive the initial premium payment (which happens most frequently in the event of a Section 1035 exchange). For backdated policies, the initial net premium will be credited on the issue date. If you send an initial premium payment with your application, until your policy has been activated, the premium payment will be held in a non-interest bearing suspense account. Planned periodic premiums and unscheduled premiums, both underwritten and those that are not underwritten, will be credited to your policy and the net premiums will be invested as requested on the valuation date they are received by the home office. However, any premium payment that is underwritten will be allocated to your existing policy coverage if the underwriting is rejected.

***Dollar Cost Averaging Plan***

The Dollar Cost Averaging Plan, if elected, enables you to transfer systematically and automatically, on a monthly, quarterly, semi-annual, or annual basis, specified dollar amounts from a subaccount you specify to other subaccounts or to the guaranteed account. (Dollar Cost Averaging Plan transfers may not be made from the guaranteed account.) By allocating on a regularly scheduled basis, as opposed to allocating the total amount at one particular time, you may be less susceptible to the impact of market fluctuations. However, we make no guarantee that the Dollar Cost Averaging Plan will result in a profit.

You specify the amount to be transferred automatically; you can specify either a fixed dollar amount, or a percentage of the account value in the subaccount from which transfers will be made. At the time that you elect

the Dollar Cost Averaging Plan, the account value in the subaccount from which transfers will be made must be at least \$2,000. The required amounts may be allocated to the subaccount through initial or subsequent net premiums or by transferring amounts into the subaccount from the other subaccounts .

You may elect this plan at the time of application by completing the authorization on the election form or at any time after the policy is issued by properly completing the election form and returning it to us or by contacting us by telephone at 1-800-319-6902. Dollar Cost Averaging Plan transfers may not commence until the end of the free-look period.

Once elected, transfers from the subaccount will be processed until the number of designated transfers have been completed, or the value of the subaccount is completely depleted, or you provide us notice instructing us to cancel the transfers.

Currently, transfers made under the Dollar Cost Averaging Plan will not be subject to any transfer charge and will not count against the number of free transfers permitted in a policy year. There is no charge for a Dollar Cost Averaging Plan. We reserve the right to impose a \$15 transfer charge for each transfer effected under a Dollar Cost Averaging Plan. We also reserve the right to alter the terms or suspend or eliminate the availability of the Dollar Cost Averaging Plan at any time.

### **Portfolio Rebalancing Plan**

You may elect to have the accumulated balance of each subaccount periodically redistributed (or "rebalanced") to equal the allocation percentages you have specified in the election form. These allocations may be based on asset allocation models which your agent may present to you. This rebalancing may be done on a quarterly, semi - annual, or annual basis.

You may elect the Portfolio Rebalancing Plan at the time of application by completing the authorization on the election form or at any time after your policy is issued by properly completing the election form and returning it to us or by contacting us by telephone at 1-800-319-6902. Portfolio Rebalancing Plan transfers may not commence until the end of the free-look period. If you make transfers among subaccounts and do not alter your Portfolio Rebalancing Plan instructions, at the next rebalancing, your balances will be reallocated according to your Portfolio Rebalancing Plan. Transfers pursuant to the Portfolio Rebalancing Plan will continue until you provide us notice terminating the plan, or the policy terminates. The Portfolio Rebalancing Plan cannot be elected if either a Dollar Cost Averaging Plan or an Earnings Sweep Plan is in effect.

Currently, transfers made under the Portfolio Rebalancing Plan will not be subject to any transfer charge and will not count against the number of free transfers permitted in a policy year. There is no charge for a Portfolio Rebalancing Plan. We reserve the right to impose a \$15 transfer charge for each transfer effected under the plan. We also reserve the right to alter the terms or suspend or eliminate the availability of the Portfolio Rebalancing Plan at any time.

### **Earnings Sweep Plan**

You may elect to have the accumulated earnings of one or more specified subaccounts or the interest credited to the guaranteed account periodically transferred (or "swept") into specified subaccounts or the guaranteed account. The sweep may be done on a quarterly, semi -annual, or annual basis.

You may elect the Earnings Sweep Plan at the time of application by completing the authorization on the election form or at any time after the policy is issued by properly completing the election form and returning it to us or by contacting us by telephone at 1-800-319-6902. Earnings Sweep Plan transfers may not commence until the end of the free-look period. Transfers pursuant to the Earnings Sweep Plan will continue until you provide us notice terminating the plan, or the policy terminates.

Currently, transfers made under the Earnings Sweep Plan will not be subject to any transfer charge and will not count against the number of free transfers permitted in a policy year. There is no charge for an Earnings Sweep Plan. We reserve the right to impose a \$15 transfer charge for each transfer effected under the plan. We also reserve the right to alter the terms or suspend or eliminate the availability of the Earnings Sweep Plan at any time.

## Model Asset Allocation Program

We may offer a model asset allocation program. However, you always have the ability to construct your own asset allocation plan from among the investment options available in your policy. Model asset allocation programs are intended to match model risk tolerance and investment objectives with the investment options available in your policy.

To assist you in your selection of an asset allocation model, our Model Asset Allocation program uses the Morningstar Asset Allocator. This tool was developed by Morningstar Associates, LLC ("Morningstar") and is offered to you through a license agreement between Morningstar and our affiliate Ameritas Investment Corp. ("AIC"). The Model Asset Allocation program consists of five models, ranging from aggressive to conservative. Morningstar provides AIC with ongoing recommendations and monitoring of the portfolios that comprise the models.

To participate in the asset allocation program

- AIC will serve as your investment adviser fiduciary for the program solely for purposes of development of the models and periodic updates to the models. You must give AIC your written consent and discretionary authority for AIC to give us instructions to allocate your premiums (or, for an existing policy, account value) allocations consistent with any changes to the model made by AIC as recommended by Morningstar. AIC has no discretionary authority to execute any other transfers for your policy.
- You must complete the Morningstar Asset Allocator Questionnaire.
- You must allocate all of your account value to one asset allocation model. We must receive notice of your asset allocation model election either by written notice or Internet (when available) before we can begin a program for you. Only you can select which model is best for you. The Asset Allocator Questionnaire can be an aid, but neither it nor AIC will make this decision for you. You may wish to consult with your own financial professional to determine whether participation in the program is best for you, and if so, which model is most suitable.
- Each calendar quarter we will automatically rebalance the Subaccount values to be consistent with the allocation percentages for the program model that you elected. Such rebalancing will be disclosed in quarterly statements to you. Performance of each model is updated daily on our website and is available upon request.
- Annually, AIC will re-evaluate and may make changes to each investment level model based upon Morningstar's recommendations. When AIC updates the models, we will send you written notice of the updated models at least 30 days in advance of the date the updated models are to be effective. If you wish to accept the changes in your selected model, you will not need to take any action, as your account value and any subsequent premium will be automatically reallocated pursuant to the updated model. If you do not wish to accept the changes to your selected model, you can change to a different model or withdraw from the Model Asset Allocation program.
- If you are currently participating in a Model Asset Allocation model and you make changes to your allocations outside the model, you will not receive future notifications of model changes. You will then be considered as having withdrawn from the Model Asset Allocation program and as having cancelled your relationship with AIC for purposes of implementing the program with your policy.
- AIC is compensated by us as principal underwriter for the policies. We and AIC may also receive fees for administrative services from other portfolios in the models. This additional compensation and related responsibilities may create conflicts of interest as AIC determines what portfolios should be in the models. However, we believe this risk is reduced or eliminated by contracting with Morningstar to independently evaluate and recommend the selection, allocation weighting, and periodic updates regarding portfolios in the models.

There is no additional charge for selecting the Model Asset Allocation program. Although asset allocation programs are intended to mitigate investment risk, there is still a risk that investing pursuant to a model will still lose value. For information about risks of participating in the Model Asset Allocation program and more detail about the program, including more information about conflicts of interest, ask for a copy of this prospectus' Statement of Additional Information. More information about AIC's role as investment advisor for the program is available on AIC's Form ADV Part II which is delivered to you at the time you subscribe to the program. We may modify or discontinue the Model Asset Allocation program at any time.

## **POLICY VALUES**

There is no minimum guaranteed account value or cash surrender value. These values will vary with the investment experience of the subaccounts and/or the daily crediting of interest in the guaranteed account, and will depend on your allocation of account value. If the cash surrender value on a monthly date is less than the amount of the monthly deduction to be deducted on that date and the minimum guaranteed period is not then in effect, the policy will be in default and a grace period will begin.

### **Determining Account Value**

On the policy date, the account value is equal to the initial net premium credited, less the monthly deduction made as of the policy date. On each valuation date thereafter, the account value is the sum of the variable account, the guaranteed account, and the loan account. The account value will vary to reflect the performance of the subaccounts to which amounts have been allocated, interest credited on amounts allocated to the guaranteed account, interest credited on amounts in the loan account, charges, transfers, partial cash surrenders, loans, loan repayments and premiums paid. The variable account for a policy is determined on any day by multiplying the number of units attributable to each subaccount in which account value is invested by the unit value for that subaccount on that day, and aggregating the resulting subaccount values.

### ***Subaccount Values.***

When you allocate an amount to a subaccount, either by net premium allocation or transfer, your policy is credited with accumulation units in that subaccount. The number of accumulation units is determined by dividing the amount allocated to the subaccount by the subaccount's accumulation unit value for the valuation date when the allocation is effected.

The number of accumulation units credited to your policy will increase when:

- net premiums are allocated to the subaccount,
- amounts are transferred to the subaccount, and
- loan repayments are credited to the subaccount.

The number of accumulation units credited to a policy will decrease when:

- the allocated portion of the monthly deduction is taken from the subaccount,
- a loan is made,
- an amount is transferred from the subaccount, or
- a partial surrender is taken from the subaccount.

### ***Determination of Unit Value.***

The unit value for each subaccount other than AIM V.I. Capital Appreciation Portfolio and Summit S&P MidCap 400 Index Portfolio, was arbitrarily set at \$10 when the subaccount began operations. The initial unit values for the AIM V.I. Capital Appreciation Portfolio and the Summit S&P MidCap 400 Index Portfolio were set based on closing values of the American Century V.P. Capital Appreciation Portfolio and the Summit Capital Portfolio, respectively, on the date on which the AIM V.I. Capital Appreciation Portfolio and the Summit S&P MidCap 400 Index Portfolio replaced the other two portfolios, which date was October 21, 1999. Thereafter, the unit value at the end of a valuation date is the unit value at the end of the previous valuation date times the net investment factor, as described below.

### ***Net Investment Factor.***

The net investment factor is an index applied to measure the investment performance of a subaccount from one valuation period to the next. Each subaccount has a net investment factor for each valuation period which may be greater or less than one. Therefore, the value of a unit may increase or decrease. The net investment factor for any subaccount for any valuation period is determined by dividing (1) by (2) and subtracting (3) from the result, where:

(1) is the net result of:

- a. the net asset value per share of the portfolio held in the subaccount, determined at the end of the current valuation period; plus

- b. the per share amount of any dividend or capital gain distributions made by the portfolio to the subaccount, if the "ex-dividend" date occurs during the current valuation period; plus or minus
- c. a per share charge or credit for any taxes incurred by or reserved for in the subaccount, which is determined by us to have resulted from the operations of the subaccount.

(2) is the net result of:

- a. the net asset value per share of the portfolio held in the subaccount, determined at the end of the last prior valuation period (adjusted for an "ex-dividend"); plus or minus
- b. the per share charge or credit for any taxes reserved for the immediately preceding valuation period.

(3) is a daily factor representing the mortality and expense risk charge deducted from the subaccount for the policy adjusted for the number of days in the valuation period.

***Guaranteed Account.***

On any valuation date, the guaranteed account of a policy is the total of all net premiums allocated to the guaranteed account, plus any amounts transferred to the guaranteed account, plus interest credited on such net premiums and amounts, less the amount of any transfers, including transfer charges, taken from the guaranteed account, less the amount of any partial cash surrenders taken from the guaranteed account, less any amounts transferred from the guaranteed account in connection with loans, and less the pro-rata portion of the monthly deduction deducted from the guaranteed account.

***Loan Account.***

On any valuation date, if you have any loans outstanding, the loan account is equal to amounts transferred to the loan account from the subaccounts and from the guaranteed account as collateral for loans and for due and unpaid loan interest, amounts transferred from the loan account to the subaccounts and the guaranteed account as policy debt is repaid, and interest credited on the loan account.

**Cash Value**

The cash value on a valuation date is the account value less the surrender charge that would be applicable on that valuation date.

**Cash Surrender Value**

The cash surrender value on a valuation date is the cash value reduced by any policy debt. Cash surrender value is used to determine whether a partial cash surrender may be taken, and whether policy debt is excessive. It is also the amount that is available upon full surrender of the policy.

**DEATH BENEFIT AND CHANGES IN SPECIFIED AMOUNT**

As long as your policy remains in force and until the Maturity Date, we will pay the death benefit proceeds upon receipt at the home office of proof that we deem satisfactory of the insured's death. We may require return of your policy. The death benefit will be paid to your beneficiary. Generally, the death benefit proceeds will be paid in a lump sum within seven calendar days of receipt of due proof of the insured's death, or your beneficiary may elect a payment option.

**Amount of Death Benefit Proceeds**

The death benefit proceeds are equal to the sum of the death benefit under the death benefit option selected calculated on the date of the insured's death, plus any supplemental and/or rider benefits, minus any policy debt on that date. If the date of death occurred during a grace period, the death benefit proceeds are the death benefit immediately prior to the start of the grace period, plus any supplemental and/or rider benefits, minus policy debt and minus any past due monthly deductions. Under certain circumstances, such as misstatement of age or sex or death within the contestability period, the amount of the death benefit may be further adjusted.

If part or all of the death benefit is paid in one sum, we will pay interest on this sum as required by applicable state law from the date of receipt of due proof of the insured's death to the date of payment.

## Death Benefit Options

When you apply for your policy, you will choose one of two death benefit options, which will be used to determine the death benefit.

- Under Option A, the death benefit is the greater of: (i) the specified amount; or (ii) the Applicable Percentage (if you elected the guideline premium test) or Factor (if you elected the cash value accumulation test) multiplied by the account value on the date of the insured's death .
- Under Option B, the death benefit is the greater of: (i) the specified amount plus the account value on the date of the insured's death; or (ii) the Applicable Percentage (if you elected the guideline premium test) or Factor (if you elected the cash value accumulation test) multiplied by the account value on the date of the insured's death.

When you apply for your policy, you will also choose one of two alternative tests to evaluate whether your policy qualifies as a life insurance contract under the Internal Revenue Code. Once you have chosen a test for tax qualification, you cannot change it. If you choose the guideline premium test, total premium payments paid in a policy year may not exceed the guideline premium payment limitations for life insurance set forth under the Internal Revenue Code. If you choose the cash value accumulation test, there are no limits on the amount of premium you can pay in a policy year, so long as the death benefit is large enough compared to the account value to meet the test requirements. A table showing the Applicable Percentages for Attained Ages 0 to 95 under the guideline premium test is included in the Statement of Additional Information. The Statement of Additional Information also includes a table showing the Factors that apply if you choose the cash value accumulation test.

If investment performance is favorable, the amount of the death benefit may increase. However, under Option A, the death benefit ordinarily will not change for several years to reflect any favorable investment performance and may not change at all. Under Option B, the death benefit will vary directly with account value, which reflects the investment performance of the subaccounts as well as interest credited to the guaranteed account. For an illustration of the impact that investment performance may have on the death benefit, see the illustrations in Appendix C beginning on page 54.

Under the guideline premium test, the "Applicable Percentage" is 250% when the insured's attained age is 40 or less, and decreases each year thereafter to 100% when the insured's attained age is 95.

## Enhanced Death Benefit Option

You may choose one of two enhanced death benefit options when you apply for your policy. The two options establish increased death benefits on the life of the insured person at certain ages based on the life expectancy of the insured person. We offer two corridors, a nine-year corridor and a fifteen-year corridor. If you choose this option, your death benefit will be calculated using the factors shown in Appendix C to the Statement of Additional Information. The enhanced death benefit option table for owners choosing the guideline premium test shows applicable percentages that range from a high of 250% when the insured's attained age is 40 or less, decreasing each year thereafter, to 100% when the insured's attained age is 95 or greater. For owners choosing the cash value accumulation test, the factors vary based on the insured's attained age, sex and rate class, and are generally higher at younger attained ages for all rate classes and both sexes, and generally higher for women than men, and for non-tobacco rate classes than for tobacco rate classes. While this option is available free of charge, the enhanced death benefit may cause the cost of insurance to be higher than in a policy without this option. During the enhanced death benefit period, the death benefit will be increased if the death benefit is either the Applicable Percentage (if you elected the guideline premium test) or the Factor multiplied by the account value (if you elected the cash value accumulation test). The same cost of insurance rates would then be charged on a greater risk amount, thereby increasing your total cost of insurance charged.

## Use of Accounting Benefit Rider and Annual Renewable Term Rider

The initial specified amount is set at the time we issue your policy. You may change the specified amount from time to time, as discussed below. You select the death benefit option when you apply for the policy. You also may change the death benefit option, as discussed below.

When you apply for the policy, you can combine coverage under either or both the Accounting Benefit Rider and the Annual Renewable Term Rider with coverage under the base policy to obtain the desired specified amount

for an insured. You must allocate at least \$25,000 to base specified amount. Otherwise there are no restrictions on how you allocate among base specified amount and ABR or ART specified amount. Use of these riders will lower the cost to you of insurance coverage. The riders will have no effect on the value of your death benefit.

***Accounting Benefit Rider.***

The Accounting Benefit Rider ("ABR") provides the opportunity to allocate part of the policy's specified amount to this rider. The use of this rider results in a higher cash value for the policy in the early years of the policy than would otherwise be the case, because there are no surrender charges associated with coverage under this rider and the monthly deductions associated with the specified amount allocated to the rider are correspondingly lower in early policy years than the monthly deduction that would be required for base policy coverage; monthly deductions are correspondingly higher in later policy years. If you are concerned about the impact on your balance sheet of buying a life insurance policy to help fund an executive retirement plan, because the early costs of the policy create a liability that is not offset by an asset, use of this rider can help create higher early cash values in the policy. The monthly deduction associated with the specified amount allocated to the rider is made up of both a cost of insurance charge and an ABR specified amount charge. The ABR specified amount charge is an amount per thousand of ABR specified amount and will vary based on sex, rate class, issue age, policy year and death benefit option. This rider is available only at issue. You cannot surrender the rider separately from the policy, but if you surrender the policy, you will pay no surrender charges associated with the portion of specified amount you allocated to the ABR.

***Annual Renewable Term Rider.***

The Annual Renewable Term Rider ("ART") provides the opportunity to allocate part of the policy's specified amount to this rider. The ART Rider will adjust over time to maintain total death benefit coverage as described below.

The death benefit for the ART Rider is the difference between your total death benefit and the sum of the base death benefit and ABR death benefit. The ART death benefit automatically adjusts daily as your base and ABR death benefit changes. The total death benefit depends on which death benefit option is in effect:

Option A: If Option A is in effect, the total death benefit is the greater of:

- (A) the specified amount (the base specified amount and any specified amount allocated to the ABR and/or ART); or
- (B) the Applicable Percentage of account value on the date of the insured's death (if you elected the guideline premium test) or the Factor multiplied by the account value on the date of the insured's death (if you elected the cash value accumulation test).

Option B: If Option B is in effect, the total death benefit is the greater of:

- (A) the specified amount (the base specified amount and any specified amount allocated to the ABR and/or ART), plus the account value; or
- (B) (ii) the Applicable Percentage of account value on the date of the insured's death if you elected the guideline premium test) or the Factor multiplied by the account value on the date of the insured's death (if you elected the cash value accumulation test).

It is possible that the amount of your insurance coverage under the ART Rider may be zero if your base and ABR death benefit increases enough due to the IRS minimum death benefit calculation. As an example, if your account value increases over time due to positive investment performance in the subaccounts you choose, and you elect the cash value accumulation test and death benefit option A, your account value multiplied by the cash value accumulation factor could approach or exceed the combined total of your base and ABR specified amount. In that situation, your ART specified amount would reduce so that your total specified amount remained constant. Eventually, your account value could peak and begin to decline so that, when multiplied by your cash value accumulation test factor, the result becomes less than the combined total of your base and ABR specified amount. In that situation, your ART specified amount would increase so that your total specified amount remained constant. The insurance coverage under the ART Rider can never be less than zero. Even when the insurance coverage is reduced to zero, your ART Rider remains in effect until you remove it from your policy. Therefore, if the base and ABR death benefit decreases to below the total death benefit, the ART Rider increases to maintain the total death benefit.

There is no defined premium for a given amount of insurance coverage under the ART Rider. Instead, we deduct a monthly cost of insurance charge from your account value. The cost of insurance for this rider is calculated as the monthly cost of insurance rate for the rider coverage multiplied by the net amount at risk attributable to the rider in effect that month. The cost of insurance rates will be determined by us based on the age at issue, sex, and rate class of the insured, as well as the policy year. The current cost of insurance rates for this rider are lower than the cost of insurance rates for the base policy, however, the guaranteed cost of insurance rates are higher.

There may be times in which it will be to your economic advantage to include a significant portion of your insurance coverage under the ART Rider. In some other circumstances, it may be in your interest to obtain a policy without term insurance rider coverage. These circumstances depend on many factors, including the premium levels and the amount and duration of coverage you choose, as well as the age, sex and premium class of the insured.

### **Changes in Death Benefit Option**

You may change the death benefit option on your policy, by notice to us, subject to the following rules. The effective date of the change will be the monthly date next following the day that we receive and accept notice of the request for change. We may require satisfactory evidence of insurability. A change in the death benefit option may have adverse tax consequences and you should consult your tax adviser before making a change.

When a change from Option A to Option B is made, unless requested by notice to us, the specified amount after the change is effected will be equal to the specified amount before the change less the account value on the effective date of the change. When a change from Option B to Option A is made, unless requested by notice to us, the specified amount after the change will be equal to the specified amount before the change is effected and the death benefit will be reduced by the account value on the effective date of the change.

### **Changes in Specified Amount**

When you apply for your policy, you may allocate part of your initial specified amount to the Accounting Benefit Rider or the Annual Renewable Term Rider (see "Supplemental and/or Rider Benefits," page 24). This allocation will have an effect on the monthly deductions made from your policy. After your policy is issued, you may request a change in the specified amount, by notice to us, subject to the following rules. If a change in the specified amount would result in total premiums paid exceeding the premium limitations prescribed under current tax law to qualify your policy as a life insurance contract, we will refund promptly to you the amount of such excess above the premium limitations. Changing the specified amount of your policy may have adverse tax consequences. You should consult counsel or another competent tax adviser before changing the specified amount.

*Decrease in Specified Amount.* The minimum amount of any decrease in specified amount is \$5,000, and any decrease in specified amount will become effective on the monthly date next following the date that notice requesting the decrease is received and approved by us. We reserve the right to decline a requested decrease in the specified amount if compliance with current tax law resulting from this decrease would result in immediate termination of the policy, or if to effect the requested decrease, payments to you would have to be made from the accumulated value for compliance with applicable tax law, and the amount of such payments would exceed the cash surrender value under the policy.

Decreasing the specified amount of the policy may have the effect of decreasing monthly cost of insurance charges. Decreasing the specified amount of the policy may have adverse tax consequences and you should consult your tax adviser before making a change. Any decrease in specified amount will be made in proportion to the specified amount attributable to the base policy, the Accounting Benefit Rider and the Annual Renewable Term Rider.

*Increase in Specified Amount.* Any increase in the specified amount must be at least \$5,000 (unless the increase is effected pursuant to a rider providing for automatic increases in specified amount), and you must submit an application. Any increase that is not guaranteed by rider will require satisfactory evidence of insurability and must meet our underwriting rules. If you increase the specified amount, you should contact your agent to assist you in determining if additional premium payments are necessary or appropriate. The increase in specified amount will become effective on the monthly date next following the date the request for the increase is received and approved, and your account value will be adjusted to the extent necessary to reflect a monthly deduction as of the effective date based on the increase in specified amount. You can increase your ART specified amount at any



time. You can increase your ABR and base specified amount at any time, so long as they remain in the same proportions as they were when your policy was issued. ART and ABR specified amount increases will have an effective date as shown in the supplemental policy schedule you receive at the time of the increase.

A new administrative surrender charge period will apply only to the increased base specified amount, starting with the effective date of the increase.

Changing the specified amount of your policy may have adverse tax consequences. You should consult counsel or another competent tax adviser before changing the specified amount.

### **When Proceeds Are Paid**

We will ordinarily pay any death benefit proceeds, loan proceeds, partial cash surrender proceeds, or full surrender proceeds within seven calendar days after receipt at the home office of all the documents required for such a payment. Other than the death benefit, which is determined as of the date of death, the amount will be determined as of the date of receipt of required documents. However, we may delay making a payment or processing a transfer request if (1) the New York Stock Exchange is closed for other than a regular holiday or weekend, trading on the New York Stock Exchange is restricted by the SEC, or the SEC declares that an emergency exists as a result of which the disposal or valuation of separate account assets is not reasonably practicable; (2) the SEC by order permits postponement of payment to protect our policy owners, or (3) the payment requested will come from account values allocated to our guaranteed account.

Please note: If mandated under applicable law, we may be required to block your account and refuse to honor any request for transfers, partial surrenders, loans, or death benefits until instructions are secured from the appropriate regulator. We may also be required to provide additional information about your account to government regulators.

### **Payment Options**

Surrender proceeds and death benefit proceeds under the policy are generally payable in a lump sum. We may offer alternative payment options. Your beneficiary should contact us or their Union Central agent for information regarding payment options that may be available at the time of payment. In most cases, when death benefit proceeds are paid in a lump sum, we will pay the death benefit proceeds by establishing an interest bearing account for the beneficiary, in the amount of the death benefit proceeds payable. We will send the beneficiary a checkbook within 7 days after we receive all the required documents, and the beneficiary will have immediate access to the account simply by writing a check for all or any part of the amount of the death benefit proceeds payable. The account is part of our general account. It is not a bank account and it is not insured by the FDIC or any other government agency. As part of our general account, it is subject to the claims of our creditors. We receive a benefit from all amounts left in the accounts.

## **CASH BENEFITS**

### **Loans**

After the first policy year and while the insured is living, and provided your policy is not in the grace period, you may borrow against your policy at any time by submitting notice to the home office. (In certain states, loans may also be available during the first policy year.) The minimum amount of any loan request is \$500 (subject to state regulation). The maximum loan amount is equal to the sum of 90% of the variable account, plus 100% of the guaranteed account, less any surrender charges that would be applicable on the effective date of the loan, less loan interest to the annual date. Outstanding loans reduce the amount available for new loans. Loans will be processed as of the date your notice is received and approved. Loan proceeds generally will be sent to you within seven calendar days. Policy loans may have tax consequences and you should consult your tax adviser before making a change.

### ***Interest.***

Each year we will set the annual loan interest rate. The rate will never be more than the maximum permitted by law, and will not be changed more frequently than once per year. The rate for a policy year may not exceed the greater of (i) the Published Monthly Average for the calendar month ending two months before the annual date at the beginning of the policy year; or (ii) the guaranteed minimum interest rate applicable to the guaranteed account, plus 1.0%. The Published Monthly Average means Moody's Corporate Bond Yield Average - Monthly

Average Corporates, as published by Moody's Investor Service, Inc., or any successor to that service; or if the average is no longer published, a substantially similar average, established by regulation issued by the insurance supervisory official of the state in which the policy is delivered.

We will notify you of the initial rate of interest when a loan is made. We will notify you at least thirty days in advance of any increase in the annual loan interest rate applicable to any outstanding loan.

Interest is due and payable at the end of each policy year while a loan is outstanding. If interest is not paid when due, the amount of the interest is added to the loan and becomes part of the outstanding loan.

***Policy Debt.***

Outstanding loans (including unpaid interest added to the loan) plus accrued interest not yet due equals the policy debt.

***Loan Collateral.***

When a policy loan is made, an amount sufficient to secure the loan is transferred out of your policy's variable and guaranteed account value and into your policy's loan account. Thus, a loan will have no immediate effect on the account value, but other policy values, such as the cash surrender value and the death benefit proceeds, will be reduced immediately by the amount transferred to the loan account. This transfer is made against the account value in each subaccount and the guaranteed account in proportion to the account value in each on the effective date of the loan, unless you specify that transfers be made from specific subaccounts. An amount of account value equal to any due and unpaid loan interest which exceeds interest credited to the loan account will also be transferred to the loan account on each annual date. Such interest will be transferred from each subaccount and the guaranteed account in the same proportion that account value in each subaccount and the guaranteed account bears to the total unloaned account value.

The loan account will be credited with interest at an effective annual rate of not less than the annual loan interest rate, less 1.5% during the first ten policy years. Thus, the maximum net cost of a loan per year is 1.5% during the first ten policy years, and 0.25% thereafter (the net cost of a loan is the difference between the rate of interest charged on policy loans and the amount credited on the equivalent amount held in the loan account). We will determine the rate of interest to be credited to the loan account in our sole discretion, and the rate may change from time to time. The tax treatment of loans after the first ten policy years is uncertain. You should consult your tax adviser.

***Loan Repayment; Effect if Not Repaid.***

You may repay all or part of your policy debt at any time while the insured is living and your policy is in force. Loan repayments must be sent to the home office and will be credited as of the valuation period received. You may give us notice that a specific unscheduled premium made while a loan is outstanding is to be applied as a loan repayment. (Loan repayments, unlike unscheduled premiums, are not subject to premium expense charges.) We will apply any planned periodic premiums, and any unscheduled premiums without such notice, as premium payments. When a loan repayment is made, account value in the loan account in an amount equivalent to the repayment is transferred from the loan account to the subaccounts and the guaranteed account. Thus, a loan repayment will have no immediate effect on the account value, but other policy values, such as the cash surrender value, will be increased immediately by the amount of the loan repayment.

Amounts will be transferred to the subaccounts and the guaranteed account in accordance with your current net premium allocation instructions.

If the death benefit becomes payable while a loan is outstanding, your policy debt will be deducted in calculating your death benefit proceeds.

If on a monthly date your policy's cash value less any policy debt (the cash surrender value) is less than the amount of the monthly deduction due for the following policy month, your policy will be in default. You, and any assignee of record, will be sent notice of the default. You will have a 61-day grace period to submit a sufficient payment to avoid termination of coverage under your policy. The notice will specify the amount that must be repaid to prevent termination.

### ***Effect of Policy Loan.***

A loan, whether or not repaid, will have a permanent effect on your death benefit and policy values because the investment results of the subaccounts of the separate account and current interest rates credited on account value in the guaranteed account will apply only to the non-loaned portion of the account value. The longer the loan is outstanding, the greater the effect is likely to be. Depending on the investment results of the subaccounts or credited interest rates for the guaranteed account while the loan is outstanding, the effect could be favorable or unfavorable. Loans may increase the potential for lapse if investment results of the subaccounts are less than anticipated. Also, loans could, particularly if not repaid, make it more likely than otherwise for a policy to terminate. Please consult your tax adviser concerning the tax treatment of policy loans, and the adverse tax consequences if your policy lapses with loans outstanding. In addition, if your policy is a modified endowment contract, loans may be currently taxable and subject to a 10% penalty tax.

### **Surrendering the Policy for Cash Surrender Value**

You may surrender your policy at any time for its cash surrender value by submitting notice to the home office. We may require return of the policy. A surrender charge may apply. A surrender request will be processed as of the date your notice and all required documents are received. Payment will generally be made within seven calendar days. The cash surrender value may be taken in one lump sum or it may be applied to a payment option acceptable to you and to us. Your policy will terminate and cease to be in force if it is surrendered. It cannot later be reinstated. A surrender may result in adverse tax consequences, and if your policy is a modified endowment contract, may also trigger a 10% penalty tax. You should consult your tax adviser before requesting a surrender.

### **Partial Cash Surrenders**

You may make partial cash surrenders under your policy at any time subject to the conditions below. You must submit notice to the home office. Each partial cash surrender must be at least \$500. The partial surrender amount may not exceed the cash surrender value. There is no fee or charge imposed on a partial cash surrender. As of the date we receive notice of a partial cash surrender request, the cash value will be reduced by the partial cash surrender amount.

Unless you request that a partial cash surrender be deducted from specified subaccounts, your partial cash surrender amount will be deducted from your account value in the subaccounts and in the guaranteed account pro-rata in proportion to the account value in each.

If death benefit Option A is in effect, we will reduce the specified amount by the partial cash surrender amount. We may reject a partial cash surrender request if the partial cash surrender would cause the policy to fail to qualify as a life insurance contract under applicable tax laws, as we interpret them.

Partial cash surrender requests will be processed as of the valuation period we receive notice, and generally will be paid within seven calendar days.

A partial cash surrender may result in adverse tax consequences, and if your policy is a modified endowment contract, may also trigger a 10% penalty tax. You should consult your tax adviser before requesting a partial cash surrender.

### **Maturity Benefit**

The maturity date is the insured's age 100. If your policy is still in force on the maturity date, the maturity benefit will be paid to you. The maturity benefit is equal to the cash surrender value on the maturity date. You can extend the maturity date by using the Maturity Extension Endorsement, which is described in the Supplemental and/or Rider Benefits section beginning on page 24.

## **LAPSE AND REINSTATEMENT**

### **Lapse**

Whether your policy lapses depends on whether its cash surrender value is sufficient to cover the monthly deduction when due. Failure to pay planned periodic premiums will not necessarily cause your policy to lapse. Conversely, paying all planned periodic premiums will not necessarily guarantee that your policy will not lapse (except when the minimum guaranteed period is in effect).

If your cash surrender value on a monthly date is less than the amount of the monthly deduction to be deducted on that date and the minimum guaranteed period is not in effect, your policy will be in default and a grace period will begin. This could happen if investment experience has been sufficiently unfavorable that it has resulted in a decrease in cash surrender value, or the cash surrender value has decreased because you have not paid sufficient premium payments to offset the monthly deduction, or you have excessive policy debt.

We calculate cash values, surrender values and death benefit amounts for your policy in the same manner without regard to whether your policy is in a lapsed condition.

Any applicable surrender charges will be due in the event of a lapse.

### **Reinstatement**

Your policy may be reinstated within five years after lapse and before the maturity date, subject to compliance with certain conditions, including the payment of a necessary premium payment and submission of satisfactory evidence of insurability. See your policy for further information.

## **TAX CONSIDERATIONS**

### **Introduction**

*The following is only general information about federal tax law and is not intended as tax advice to any individual. Tax laws affecting the policy are complex, may change and are affected by your facts and circumstances. We cannot guarantee the tax treatment of the policy or any transaction involving the policy. You should consult your own tax adviser as to how these general rules and any applicable taxes will apply to you if you purchase a policy.*

### **Life Insurance Qualification; Tax Treatment of Death Benefit**

The Internal Revenue Code, as amended (the "Code") defines a life insurance contract for federal income tax purposes. This definition can be met if an insurance contract satisfies either one of two tests set forth in that section. The Code and related regulations do not directly address the manner in which these tests should be applied to certain features of the policy. Thus, there is some uncertainty about how those tests apply to the policy.

Nevertheless, we believe the policy qualifies as a life insurance contract for federal tax purposes, so that:

- the death benefit should be fully excludable from the beneficiary's gross income; and
- you should not be considered in constructive receipt of the cash surrender value, including any increases in cash surrender value, unless and until it is distributed from the policy. However, Congress has recently enacted new statutory provisions relating to employer owned life insurance. The death benefit of life insurance owned by an employer is taxable unless the insured is a certain class of employee and has been given notice and has consented to coverage on his life. Specific statutory requirements must be satisfied for the death benefit of employer owned life insurance to be excluded from taxable income. Any employer contemplating the purchase of a life insurance contract should consult a tax advisor.

We reserve the right to make such changes in the policy as we deem necessary to assure it qualifies as a life insurance contract under the Code and continues to provide the tax benefits of such qualification.

**Modified Endowment Contracts.** The Code establishes a class of life insurance contracts designated as modified endowment contracts. The Code rules governing whether a policy will be treated as a modified endowment contract are extremely complex. In general, a policy is a modified endowment contract if the accumulated premium payments made at any time during the first seven policy years exceed the sum of the net level premium payments which would have been paid on or before such time if the policy provided for paid-up future benefits after the payment of seven level annual premiums. A policy may also become a modified endowment contract because of a material change. The determination of whether a policy is a modified endowment contract after a material change generally depends upon the relationship of the policy's death benefit and account value at the time of such change and the additional premium payments made in the seven years following the material change. A policy may also become a modified endowment contract if the death benefit is reduced.

A policy issued in exchange for a modified endowment contract is subject to tax treatment as a modified endowment contract. However, we believe that a policy issued in exchange for a life insurance policy that is not a modified endowment contract will generally not be treated as a modified endowment contract if the death benefit of the policy is greater than or equal to the death benefit of the policy being exchanged. The payment of any premiums at the time of or after the exchange may, however, cause the policy to become a modified endowment contract. You may, of course, choose to not make additional payments in order to prevent a policy from being treated as a modified endowment contract.

This policy's flexibility and how you tailor it to meet your needs could cause it to be a modified endowment contract. We recommend you consult with a tax adviser to determine if desired policy transactions may cause such treatment. When a premium payment is credited which we believe causes the policy to become a modified endowment contract, we will notify you and offer you the opportunity to request a refund of that premium in order to prevent a Policy from being treated as a modified endowment contract.

### **Special Considerations for Corporations**

Premium paid by a business for a life insurance policy is not deductible as a business expense or otherwise if the business is directly or indirectly a beneficiary of the policy. For purposes of the alternative minimum tax ("AMT") that may be imposed on corporations, the death benefit from the policy, even though excluded from gross income for normal tax purposes, is included in "adjusted current earnings" for AMT purposes. In addition, although increases to the policy's cash surrender value are generally excluded from gross income for normal income tax purposes, such increases are included in adjusted current earnings for income tax purposes. In recent years, Congress has adopted new rules relating to corporate owned life insurance. Any business contemplating the purchase of a new life insurance contract or a change in an existing contract should consult a tax advisor.

### **Accelerated Benefits Rider**

You should consult a tax adviser about the consequences of adding this rider to your policy or requesting payment under this rider.

### **Continuation of Policy Beyond Age 100**

The tax consequences of continuing your policy beyond the annual date nearest the insured's 100th year are unclear. You should consult a tax adviser if you intend to keep your policy in force beyond the insured's 100th year.

### **Tax Treatment of Loans and Other Distributions**

Upon a surrender or lapse of the policy, if the amount received plus any outstanding policy debt exceeds the total cost basis in the policy, the excess will generally be treated as ordinary income subject to tax, regardless of whether a policy is or is not a modified endowment contract. However, the tax consequences of distributions from, and loans taken from or secured by, a policy depend on whether the policy is classified as a modified endowment contract. "Cost Basis in the Policy" means:

- the total of any premium payments or other consideration paid for the policy, minus
- any partial cash surrenders previously recovered that were not taxable.

Distributions from Policies Classified as Modified Endowment Contracts are subject to the following tax rules:

- 1) All distributions, including surrenders and partial cash surrenders, are treated as ordinary income subject to tax up to the amount equal to the excess (if any) of the account value immediately before the distribution over the cost basis in the policy at such time.
- 2) Loans from or secured by the policy are treated as distributions and taxed accordingly. If you do not repay loan interest, the loan interest itself is treated as a distribution.
- 3) A 10% additional income tax is imposed on the portion of any distribution from, or loan taken from or secured by, the policy that is included in income except where the distribution or loan is made on or after the Owner attains age 59½, is attributable to the Owner's becoming disabled, or is part of a series of substantially equal periodic payments for the life (or life expectancy) of the Owner or the joint lives (or joint life expectancies) of the Owner and the Owner's beneficiary.

Distributions from Policies Not Classified as Modified Endowment Contracts are generally treated as first recovering the cost basis in the policy and then, only after the return of all such cost basis in the policy, as distributing taxable income. An exception to this general rule occurs in the case of a decrease in the policy's death benefit or any other change that reduces benefits under the policy in the first 15 years after the policy is issued and that results in a cash distribution to the Owner in order for the policy to continue complying with the Code's definition of life insurance. Such a cash distribution will be taxed in whole or in part as ordinary income (to the extent of any gain in the policy).

Loans from, or secured by, a policy that is not a modified endowment contract are not treated as distributions. However, it is possible that reduced rate loans could be treated as distributions rather than loans.

Distributions (including upon surrender) and loans from, or secured by, a policy that is not a modified endowment contract are not subject to the 10% additional income tax rule. If a policy is not now but later becomes a modified endowment contract, then any distributions made from the policy within two years prior to the change will become taxable pursuant to modified endowment contract rules.

### **Other Policy Owner Tax Matters**

Depending on the circumstances, the exchange of a policy, a change in the policy's death benefit option, a policy loan, a partial or full surrender, a lapse, a change in ownership, or an assignment of the policy may have federal income tax consequences. In addition, federal, state and local transfer and other tax consequences of ownership or receipt of distributions from a policy depend on the circumstances of each Owner or beneficiary.

Interest paid on policy loans generally is not tax deductible.

Aggregation of modified endowment contracts. Pre-death distributions (including a loan, partial cash surrender, collateral assignment or full surrender) from a policy that is treated as a modified endowment contract may require a special aggregation to determine the amount of income recognized on the policy. If we or any of our affiliates issue more than one modified endowment contract to the same policy Owner within any 12-month period, then for purposes of measuring the income on the policy with respect to a distribution from any of those policies, the income for all those policies will be aggregated and attributed to that distribution.

Federal and state estate, inheritance and other tax consequences of ownership or receipt of proceeds under the policy depend upon your or the beneficiary's individual circumstance.

Diversification requirements. Investments of the variable account must be "adequately diversified" for the policy to qualify as a life insurance contract under the Code. Any failure to comply with diversification requirements could subject you to immediate taxation on the incremental increases in account value plus the cost of insurance protection for the year. However, we believe the policy complies fully with such requirements.

Owner control. The Treasury Department stated that it anticipates the issuance of regulations or rulings prescribing the circumstances in which your control of the investments of the variable account may cause you, rather than us, to be treated as the owner of the assets in the variable account. To date, no such regulations or guidance has been issued. If you are considered the Owner of the assets of the variable account, income and gains from the variable account would be included in your gross income.

The ownership rights under the policy are similar to, but different in certain respects from, those described by the IRS in rulings in which it determined that owners were not owners of separate account assets. For example, you have additional flexibility in allocating policy premium and account values. These differences could result in you being treated as the owner of a pro rata share of the assets of the variable account. In addition, we do not know what standards will be set forth in the regulations or rulings which the Treasury may issue. We therefore reserve the right to modify the policy as necessary to attempt to prevent you from being considered the Owner of the assets of the variable account.

Tax-advantaged arrangements. The policy may be used in various arrangements, including non-qualified deferred compensation or salary continuance plans, split dollar insurance plans, executive bonus plans, tax exempt and nonexempt welfare benefit plans, retiree medical benefit plans and others. The tax consequences of such plans may vary depending on the particular facts and circumstances of each individual arrangement. If you are contemplating the use of the policy in any arrangement the value of which depends in part on its tax consequences, you should be sure to consult a qualified tax advisor regarding the tax attributes of the particular arrangement and the suitability of this policy for the arrangement.

## **DISTRIBUTION OF THE POLICIES**

We have entered into a distribution agreement with Ameritas Investment Corp. ("Distributor") for the distribution and sale of the policies. Distributor is affiliated with us. Distributor sells the policies through its sales representatives. Distributor also may enter into selling agreements with other broker-dealers who in turn may sell the policies through their sales representatives.

We pay commissions for the sale of the Policies. The maximum commissions payable are: 50% of premiums up to the target premium and 2% of premiums above that amount paid in the first policy year; 2% of premium paid in Policy years 2 through 11; and 2% of premium paid thereafter as a service fee. In addition, selling agents may be paid a maximum of 15% of planned periodic premiums attributed to the ABR specified amount paid up to an amount equal to one "target premium." A "target premium" is an amount of premium based on the insured's age at issue, sex, rate class, specified amount, and supplemental and/or rider benefits. ART specified amount does not have planned periodic premiums attributable to it. For each premium received following an increase in specified amount, a first-year commission on such premiums will be paid up to the target premium for the increase in the year in which the increase occurs; the commission will be calculated as described above, with each increase in specified amount beginning its own commission schedule. Substandard risks do not affect target premiums, and have no effect on commissions; riders, to the extent they affect target premiums, may result in additional compensation. Additional amounts may be paid and expenses may be reimbursed based on various factors. Other selling broker-dealers will share commissions and additional amounts received for sales of the Policies with their sales representatives involved in the sales in accordance with their rules and policies for compensating sales representatives.

Also, Distributor receives .25% from FTVIP Templeton Foreign Securities Fund, Class 2, .25% from Seligman Communications and Information Portfolio (Class 2), and .19% from Seligman Smaller-Cap Value Portfolio (Class 2) in the form of 12b-1 fees. Class 12b-1 shares of these funds have adopted distribution plans pursuant to Rule 12b-1 under the Investment Company Act of 1940, which allows funds to pay fees out of fund assets to those who sell and distribute fund shares. In addition to 12b-1 fees, we receive from some of our participating investment advisers annual revenue sharing of between .05% and .25% of subaccount assets for providing various shareholder support services.

## **LEGAL PROCEEDINGS**

No litigation is pending that would have a material effect upon the separate account.

## **FINANCIAL STATEMENTS**

Union Central's and the separate account's financial statements appear in the Statement of Additional Information, which is available upon request by calling us at 1-800-319-6902 or visiting our website at [www.unioncentral.com](http://www.unioncentral.com)

## **IMSA**

We are a member of the Insurance Marketplace Standards Association ("IMSA"). IMSA is a voluntary membership organization created by the life insurance industry to promote ethical market conduct for individual life insurance and annuity products. Our membership in IMSA applies to us only and not to our products or affiliates.

## **APPENDIX A - GLOSSARY OF TERMS**

*account value* - The sum of the values in the variable account, the guaranteed account, and the loan account.

*age* - The insured's age on his or her nearest birthday.

*annual date* - The same day in each policy year as the policy date.

*base specified amount* - The specified amount not allocated to the Accounting Benefit Rider or Annual Renewable Term Rider.

*initial specified amount* - The specified amount on the policy date.

*issue date* - The date from which the suicide and contestable periods start.

*loan account* - A part of the guaranteed account. When you take out a policy loan, we transfer some of your account value to this account to hold as collateral for the loans.

*monthly date* - The same day as the policy date for each succeeding month. It defaults to the actual last day of the month if the monthly date is a day that does not exist in that month. For example, if your monthly date is the 31st, it will be the 30th in April, June, September and November and the 28th or 29th in February.

*net premium* - A premium payment minus the applicable premium expense charge.

*owner, you* - The person who owns a policy.

*policy date* - The date from which policy months, years and anniversaries are measured

*policy debt* - The sum of all outstanding policy loans plus accrued interest.

*policy month* - Each one-month period beginning with a monthly date and ending the day before the next monthly date.

*policy year* - Each period of twelve months starting on the policy date and ending the day before the first annual date, or any following year starting on an annual date and ending the day before the next annual date.

*portfolio* - An investment company or its series, in which we invest premiums allocated to a subaccount of the separate account.

*risk amount* - On each monthly date, the death benefit under the policy less the account value (after deduction of the monthly deduction on that day, except for the cost of insurance charge).

*specified amount* - A dollar amount used to determine the death benefit under a policy. It includes base specified amount, as well as any specified amount allocated to the Accounting Benefit Rider or Annual Renewable Term Rider. It is commonly referred to as "face amount."

*Union Central, we, our, us* - The Union Central Life Insurance Company.

*unscheduled premium* - Any premium other than a planned periodic premium.

*valuation date* - Each day on which the New York Stock Exchange is open for business.

*valuation period* - The interval of time commencing at the close of business on one valuation date and ending at the close of business on the next succeeding valuation date.



## APPENDIX B--ILLUSTRATIONS

We prepared the following tables to illustrate hypothetically how certain values under a policy may change with investment performance over an extended period of time. The tables illustrate how account values, cash surrender values and death benefits under a policy covering an insured of a given age on the issue date, would vary over time if planned periodic premiums were paid annually and the return on the assets in each of the portfolios were an assumed uniform gross annual rate of 0%, 6% and 12%. The values would be different from those shown if the returns averaged 0%, 6% or 12% but fluctuated over and under those averages throughout the years shown. The hypothetical investment rates of return are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return for a particular policy may be more or less than the hypothetical investment rates of return and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. These illustrations assume that net premiums are allocated equally among the subaccounts available under the policy, and that no amounts are allocated to the guaranteed account.

The illustrations reflect the fact that the net investment return on the assets held in the subaccounts is lower than the gross after-tax return of the selected portfolios. The tables assume an average annual expense ratio of 0.825% of the average daily net assets of the portfolios available under the policies. This average annual expense ratio is based on a simple arithmetic average of the expense ratios of each of the portfolios for the last fiscal year, before waivers or reimbursements. For information on the portfolios' expenses, see the prospectuses for the portfolios.

In addition, the illustrations reflect the daily charge to the separate account for assuming mortality and expense risks, which is equal on an annual basis to 0.75% during the first ten policy years, and 0.25% thereafter. After deduction of gross portfolio expenses and the mortality and expense risk charge, the illustrated gross annual investment rates of return of 0%, 6% and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80%, respectively, thereafter.

The illustrations also reflect the deduction of the applicable premium expense charge, and the monthly deduction, including the monthly cost of insurance charge for the hypothetical insured. Union Central's current cost of insurance charges, and the higher guaranteed maximum cost of insurance charges that Union Central has the contractual right to charge, are reflected in separate illustrations on each of the following pages. All the illustrations reflect the fact that no charges for federal or state income taxes are currently made against the separate account and assume no policy debt or charges for supplemental and/or rider benefits.

The illustrations are based on Union Central's sex distinct standard non-tobacco rates. By contacting us or your agent, and free of charge, owner(s) will be furnished with a comparable illustration based upon the proposed insured's individual circumstances. Such illustrations may assume different hypothetical rates of return than those illustrated in the following tables.

<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>				\$ 300,000 BASE DEATH BENEFIT OPTION A CASH VALUE ACCUMULATION TEST		
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$300,000	\$300,000	\$300,000	\$3,249	\$3,064	\$2,879	\$2,619	\$2,434	\$2,249
2	\$300,000	\$300,000	\$300,000	\$6,759	\$6,190	\$5,644	\$6,128	\$5,560	\$5,014
3	\$300,000	\$300,000	\$300,000	\$10,540	\$9,366	\$8,281	\$9,909	\$8,735	\$7,651
4	\$300,000	\$300,000	\$300,000	\$14,635	\$12,607	\$10,806	\$14,005	\$11,976	\$10,175
5	\$300,000	\$300,000	\$300,000	\$19,090	\$15,926	\$13,229	\$18,459	\$15,296	\$12,598
6	\$300,000	\$300,000	\$300,000	\$23,926	\$19,314	\$15,537	\$23,359	\$18,747	\$14,970
7	\$300,000	\$300,000	\$300,000	\$29,190	\$22,779	\$17,739	\$28,686	\$22,275	\$17,234
8	\$300,000	\$300,000	\$300,000	\$34,941	\$26,337	\$19,846	\$34,500	\$25,896	\$19,405
9	\$300,000	\$300,000	\$300,000	\$41,259	\$30,021	\$21,888	\$40,881	\$29,643	\$21,510
10	\$300,000	\$300,000	\$300,000	\$48,196	\$33,828	\$23,856	\$47,881	\$33,513	\$23,540
15	\$300,000	\$300,000	\$300,000	\$97,972	\$56,969	\$33,978	\$97,972	\$56,969	\$33,978
20	\$410,076	\$300,000	\$300,000	\$182,682	\$87,743	\$44,600	\$182,682	\$87,743	\$44,600
25	\$621,807	\$300,000	\$300,000	\$320,016	\$125,397	\$52,632	\$320,016	\$125,397	\$52,632
30	\$920,279	\$300,000	\$300,000	\$540,711	\$171,662	\$56,834	\$540,711	\$171,662	\$56,834
35	\$1,351,521	\$345,871	\$300,000	\$892,959	\$228,520	\$55,253	\$892,959	\$228,520	\$55,253
40	\$1,987,430	\$405,766	\$300,000	\$1,452,046	\$296,459	\$44,376	\$1,452,046	\$296,459	\$44,376
45	\$2,947,169	\$475,977	\$300,000	\$2,334,299	\$376,997	\$16,938	\$2,334,299	\$376,997	\$16,938
50	\$4,404,500	\$558,821	\$0	\$3,721,872	\$472,212	\$0	\$3,721,872	\$472,212	\$0
55	\$6,655,584	\$659,618	\$0	\$5,899,713	\$584,706	\$0	\$5,899,713	\$584,706	\$0
60	\$10,069,338	\$775,875	\$0	\$9,369,354	\$721,939	\$0	\$9,369,354	\$721,939	\$0
Age 100	\$14,103,478	\$885,838	\$0	\$13,830,464	\$868,690	\$0	\$13,830,464	\$868,690	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year I and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter..

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

<p align="center"><b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b></p> <p align="center"><b>VARIABLE UNIVERSAL LIFE INSURANCE</b></p>									
MALE ISSUE AGE: 36			<b>EXECUTIVE EDGE</b>			\$ 300,000 BASE			
STANDARD NONTOBACCO			<b>\$3,500 ANNUAL PREMIUM USING</b>			DEATH BENEFIT OPTION A			
VARIABLE INVESTMENT			<b>GUARANTEED CHARGES</b>			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$300,000	\$300,000	\$300,000	\$2,720	\$2,553	\$2,386	\$2,090	\$1,923	\$1,756
2	\$300,000	\$300,000	\$300,000	\$5,853	\$5,347	\$4,861	\$5,223	\$4,716	\$4,231
3	\$300,000	\$300,000	\$300,000	\$9,238	\$8,194	\$7,230	\$8,608	\$7,563	\$6,600
4	\$300,000	\$300,000	\$300,000	\$12,908	\$11,103	\$9,501	\$12,278	\$10,473	\$8,871
5	\$300,000	\$300,000	\$300,000	\$16,892	\$14,075	\$11,673	\$16,261	\$13,445	\$11,043
6	\$300,000	\$300,000	\$300,000	\$21,213	\$17,105	\$13,740	\$20,646	\$16,537	\$13,173
7	\$300,000	\$300,000	\$300,000	\$25,897	\$20,183	\$15,691	\$25,393	\$19,679	\$15,187
8	\$300,000	\$300,000	\$300,000	\$30,988	\$23,318	\$17,533	\$30,546	\$22,877	\$17,091
9	\$300,000	\$300,000	\$300,000	\$36,555	\$26,538	\$19,290	\$36,177	\$26,160	\$18,912
10	\$300,000	\$300,000	\$300,000	\$42,641	\$29,836	\$20,954	\$42,326	\$29,521	\$20,639
15	\$300,000	\$300,000	\$300,000	\$86,718	\$50,127	\$29,654	\$86,718	\$50,127	\$29,654
20	\$356,937	\$300,000	\$300,000	\$159,010	\$73,226	\$34,968	\$159,010	\$73,226	\$34,968
25	\$529,929	\$300,000	\$300,000	\$272,731	\$98,382	\$34,714	\$272,731	\$98,382	\$34,714
30	\$760,385	\$300,000	\$300,000	\$446,765	\$124,332	\$24,929	\$446,765	\$124,332	\$24,929
35	\$1,070,597	\$300,000	\$0	\$707,351	\$148,851	\$0	\$707,351	\$148,851	\$0
40	\$1,488,998	\$300,000	\$0	\$1,087,884	\$167,392	\$0	\$1,087,884	\$167,392	\$0
45	\$2,058,790	\$300,000	\$0	\$1,630,660	\$169,154	\$0	\$1,630,660	\$169,154	\$0
50	\$2,834,731	\$300,000	\$0	\$2,395,393	\$116,804	\$0	\$2,395,393	\$116,804	\$0
55	\$3,902,468	\$0	\$0	\$3,459,267	\$0	\$0	\$3,459,267	\$0	\$0
60	\$5,381,144	\$0	\$0	\$5,007,066	\$0	\$0	\$5,007,066	\$0	\$0
Age 100	\$6,964,235	\$0	\$0	\$6,829,422	\$0	\$0	\$6,829,422	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year I and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical Investment rates of return shown above are illustrative only and should not be deemed a representation of past or future Investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors, including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

<p align="center"><b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b></p> <p align="center"><b>VARIABLE UNIVERSAL LIFE INSURANCE</b></p>									
MALE ISSUE AGE: 36			<b>EXECUTIVE EDGE</b>			\$ 300,000 BASE			
STANDARD NONTOBACCO			<b>\$3,500 ANNUAL PREMIUM USING</b>			DEATH BENEFIT OPTION B			
VARIABLE INVESTMENT			<b>CURRENT CHARGES</b>			CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$303,244	\$303,059	\$302,874	\$3,244	\$3,059	\$2,874	\$2,613	\$2,429	\$2,244
2	\$306,678	\$306,113	\$305,570	\$6,678	\$6,113	\$5,570	\$6,048	\$5,483	\$4,940
3	\$310,329	\$309,168	\$308,097	\$10,329	\$9,168	\$8,097	\$9,698	\$8,538	\$7,467
4	\$314,207	\$312,214	\$310,446	\$14,207	\$12,214	\$10,446	\$13,577	\$11,584	\$9,816
5	\$318,347	\$315,260	\$312,631	\$18,347	\$15,260	\$12,631	\$17,717	\$14,630	\$12,001
6	\$322,758	\$318,289	\$314,637	\$22,758	\$18,289	\$14,637	\$22,190	\$17,722	\$14,070
7	\$327,499	\$321,332	\$316,498	\$27,499	\$21,332	\$16,498	\$26,995	\$20,828	\$15,993
8	\$332,591	\$324,377	\$318,202	\$32,591	\$24,377	\$18,202	\$32,150	\$23,935	\$17,761
9	\$338,163	\$327,512	\$319,840	\$38,163	\$27,512	\$19,840	\$37,785	\$27,134	\$19,462
10	\$344,252	\$330,731	\$321,402	\$44,252	\$30,731	\$21,402	\$43,937	\$30,416	\$21,087
15	\$389,739	\$352,102	\$331,112	\$89,739	\$52,102	\$31,112	\$89,739	\$52,102	\$31,112
20	\$467,087	\$380,368	\$341,295	\$167,087	\$80,368	\$41,295	\$167,087	\$80,368	\$41,295
25	\$592,776	\$413,212	\$348,327	\$292,776	\$113,212	\$48,327	\$292,776	\$113,212	\$48,327
30	\$844,562	\$449,812	\$350,589	\$496,223	\$149,812	\$50,589	\$496,223	\$149,812	\$50,589
35	\$1,243,083	\$488,197	\$345,732	\$821,314	\$188,197	\$45,732	\$821,314	\$188,197	\$45,732
40	\$1,830,397	\$524,324	\$330,192	\$1,337,315	\$224,324	\$30,192	\$1,337,315	\$224,324	\$30,192
45	\$2,716,500	\$550,413	\$0	\$2,151,598	\$250,413	\$0	\$2,151,598	\$250,413	\$0
50	\$4,061,802	\$553,325	\$0	\$3,432,286	\$253,325	\$0	\$3,432,286	\$253,325	\$0
55	\$6,139,659	\$512,055	\$0	\$5,442,381	\$212,055	\$0	\$5,442,381	\$212,055	\$0
60	\$9,290,618	\$399,466	\$0	\$8,644,767	\$99,466	\$0	\$8,644,767	\$99,466	\$0
Age 100	\$13,051,894	\$0	\$0	\$12,751,894	\$0	\$0	\$12,751,894	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year I and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>GUARANTEED CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION B CASH VALUE ACCUMULATION TEST			
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$302,714	\$302,547	\$302,381	\$2,714	\$2,547	\$2,381	\$2,084	\$1,917	\$1,751
2	\$305,772	\$305,269	\$304,787	\$5,772	\$5,269	\$4,787	\$5,142	\$4,639	\$4,156
3	\$309,028	\$307,997	\$307,046	\$9,028	\$7,997	\$7,046	\$8,398	\$7,367	\$6,416
4	\$312,484	\$310,713	\$309,144	\$12,484	\$10,713	\$9,144	\$11,854	\$10,083	\$8,514
5	\$316,156	\$313,414	\$311,080	\$16,156	\$13,414	\$11,080	\$15,526	\$12,784	\$10,450
6	\$320,057	\$316,089	\$312,848	\$20,057	\$16,089	\$12,848	\$19,490	\$15,522	\$12,280
7	\$324,224	\$318,750	\$314,461	\$24,224	\$18,750	\$14,461	\$23,720	\$18,246	\$13,956
8	\$328,660	\$321,374	\$315,901	\$28,660	\$21,374	\$15,901	\$28,219	\$20,933	\$15,459
9	\$333,483	\$324,045	\$317,254	\$33,483	\$24,045	\$17,254	\$33,105	\$23,667	\$16,875
10	\$338,718	\$326,753	\$318,509	\$38,718	\$26,753	\$18,509	\$38,403	\$26,438	\$18,194
15	\$378,418	\$345,232	\$326,771	\$78,418	\$45,232	\$26,771	\$78,418	\$45,232	\$26,771
20	\$440,188	\$364,701	\$331,136	\$140,188	\$64,701	\$31,136	\$140,188	\$64,701	\$31,136
25	\$535,344	\$382,382	\$329,169	\$235,344	\$82,382	\$29,169	\$235,344	\$82,382	\$29,169
30	\$681,124	\$392,926	\$316,931	\$381,124	\$92,926	\$16,931	\$381,124	\$92,926	\$16,931
35	\$911,963	\$386,080	\$0	\$602,541	\$86,080	\$0	\$602,541	\$86,080	\$0
40	\$1,272,400	\$342,683	\$0	\$929,635	\$42,683	\$0	\$929,635	\$42,683	\$0
45	\$1,763,075	\$0	\$0	\$1,396,439	\$0	\$0	\$1,396,439	\$0	\$0
50	\$2,431,014	\$0	\$0	\$2,054,245	\$0	\$0	\$2,054,245	\$0	\$0
55	\$3,349,920	\$0	\$0	\$2,969,472	\$0	\$0	\$2,969,472	\$0	\$0
60	\$4,622,236	\$0	\$0	\$4,300,915	\$0	\$0	\$4,300,915	\$0	\$0
Age 100	\$5,711,158	\$0	\$0	\$5,411,158	\$0	\$0	\$5,411,158	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year I and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
- (3) Net investment returns are calculated as the hypothetical gross investment returns less all charges and deductions shown in the Prospectus.
- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>				\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST		
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$300,000	\$300,000	\$300,000	\$3,249	\$3,064	\$2,879	\$2,619	\$2,434	\$2,249
2	\$300,000	\$300,000	\$300,000	\$6,759	\$6,190	\$5,644	\$6,128	\$5,560	\$5,014
3	\$300,000	\$300,000	\$300,000	\$10,540	\$9,366	\$8,281	\$9,909	\$8,735	\$7,651
4	\$300,000	\$300,000	\$300,000	\$14,635	\$12,607	\$10,806	\$14,005	\$11,976	\$10,175
5	\$300,000	\$300,000	\$300,000	\$19,090	\$15,926	\$13,229	\$18,459	\$15,296	\$12,598
6	\$300,000	\$300,000	\$300,000	\$23,926	\$19,314	\$15,537	\$23,359	\$18,747	\$14,970
7	\$300,000	\$300,000	\$300,000	\$29,190	\$22,779	\$17,739	\$28,686	\$22,275	\$17,234
8	\$300,000	\$300,000	\$300,000	\$34,941	\$26,337	\$19,846	\$34,500	\$25,896	\$19,405
9	\$300,000	\$300,000	\$300,000	\$41,259	\$30,021	\$21,888	\$40,881	\$29,643	\$21,510
10	\$300,000	\$300,000	\$300,000	\$48,196	\$33,828	\$23,856	\$47,881	\$33,513	\$23,540
15	\$300,000	\$300,000	\$300,000	\$97,986	\$56,969	\$33,978	\$97,986	\$56,969	\$33,978
20	\$300,000	\$300,000	\$300,000	\$183,405	\$87,743	\$44,600	\$183,405	\$87,743	\$44,600
25	\$423,987	\$300,000	\$300,000	\$326,144	\$125,426	\$52,632	\$326,144	\$125,426	\$52,632
30	\$674,827	\$300,000	\$300,000	\$562,355	\$171,848	\$56,834	\$562,355	\$171,848	\$56,834
35	\$1,094,806	\$300,000	\$300,000	\$952,005	\$230,366	\$55,253	\$952,005	\$230,366	\$55,253
40	\$1,679,186	\$322,857	\$300,000	\$1,599,225	\$307,483	\$44,376	\$1,599,225	\$307,483	\$44,376
45	\$2,807,111	\$426,307	\$300,000	\$2,673,439	\$406,007	\$16,938	\$2,673,439	\$406,007	\$16,938
50	\$4,656,850	\$554,176	\$0	\$4,435,095	\$527,787	\$0	\$4,435,095	\$527,787	\$0
55	\$7,661,052	\$709,951	\$0	\$7,296,240	\$676,144	\$0	\$7,296,240	\$676,144	\$0
60	\$12,097,017	\$868,665	\$0	\$12,097,017	\$868,665	\$0	\$12,097,017	\$868,665	\$0
Age 100	\$18,250,916	\$1,065,403	\$0	\$18,250,916	\$1,065,403	\$0	\$18,250,916	\$1,065,403	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Current values reflect applicable Premium Expense Charges, current cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term Rider, a monthly administrative charge of \$5.00 per month in year I and \$5.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

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<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>GUARANTEED CHARGES</b>				\$ 300,000 BASE DEATH BENEFIT OPTION A GUIDELINE PREMIUM TEST		
END OF YEAR	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$300,000	\$300,000	\$300,000	\$2,720	\$2,553	\$2,386	\$2,090	\$1,923	\$1,756
2	\$300,000	\$300,000	\$300,000	\$5,853	\$5,347	\$4,861	\$5,223	\$4,716	\$4,231
3	\$300,000	\$300,000	\$300,000	\$9,238	\$8,194	\$7,230	\$8,608	\$7,563	\$6,600
4	\$300,000	\$300,000	\$300,000	\$12,908	\$11,103	\$9,501	\$12,278	\$10,473	\$8,871
5	\$300,000	\$300,000	\$300,000	\$16,892	\$14,075	\$11,673	\$16,261	\$13,445	\$11,043
6	\$300,000	\$300,000	\$300,000	\$21,213	\$17,105	\$13,740	\$20,646	\$16,537	\$13,173
7	\$300,000	\$300,000	\$300,000	\$25,897	\$20,183	\$15,691	\$25,393	\$19,679	\$15,187
8	\$300,000	\$300,000	\$300,000	\$30,988	\$23,318	\$17,533	\$30,546	\$22,877	\$17,091
9	\$300,000	\$300,000	\$300,000	\$36,555	\$26,538	\$19,290	\$36,177	\$26,160	\$18,912
10	\$300,000	\$300,000	\$300,000	\$42,641	\$29,836	\$20,954	\$42,326	\$29,521	\$20,639
15	\$300,000	\$300,000	\$300,000	\$86,709	\$50,127	\$29,654	\$86,709	\$50,127	\$29,654
20	\$300,000	\$300,000	\$300,000	\$159,126	\$73,226	\$34,968	\$159,126	\$73,226	\$34,968
25	\$365,580	\$300,000	\$300,000	\$281,215	\$98,382	\$34,714	\$281,215	\$98,382	\$34,714
30	\$578,575	\$300,000	\$300,000	\$482,146	\$124,292	\$24,929	\$482,146	\$124,292	\$24,929
35	\$929,239	\$300,000	\$0	\$808,034	\$148,457	\$0	\$808,034	\$148,457	\$0
40	\$1,411,609	\$300,000	\$0	\$1,344,389	\$165,869	\$0	\$1,344,389	\$165,869	\$0
45	\$2,335,963	\$300,000	\$0	\$2,224,727	\$164,862	\$0	\$2,224,727	\$164,862	\$0
50	\$3,805,343	\$300,000	\$0	\$3,624,136	\$105,940	\$0	\$3,624,136	\$105,940	\$0
55	\$6,073,602	\$0	\$0	\$5,784,382	\$0	\$0	\$5,784,382	\$0	\$0
60	\$9,444,540	\$0	\$0	\$9,444,540	\$0	\$0	\$9,444,540	\$0	\$0
Age 100	\$14,252,472	\$0	\$0	\$14,252,472	\$0	\$0	\$14,252,472	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year I and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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- (4) Assumes that the planned periodic premium is paid at the beginning of each policy year. Values would be different if the premiums are paid with a different frequency or in different amounts.
- (5) The illustrated gross annual investment rates of return of 0%, 6%, and 12% would correspond to approximate net annual rates of -1.56%, 4.34%, and 10.25%, respectively, during the first ten policy years, and -1.07%, 4.87%, and 10.80% thereafter.

The hypothetical investment rates of return shown above are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner and prevailing rates. The death benefit and account value for a policy would be different from those shown if the actual rates of return averaged 0%, 6%, or 12% over a period of years but also fluctuated above or below those averages for individual policy years. No representation can be made by the company or the portfolios that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>CURRENT CHARGES</b>				\$ 300,000 BASE DEATH BENEFIT OPTION B GUIDELINE PREMIUM TEST		
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$303,244	\$303,059	\$302,874	\$3,244	\$3,059	\$2,874	\$2,613	\$2,429	\$2,244
2	\$306,678	\$306,113	\$305,570	\$6,678	\$6,113	\$5,570	\$6,048	\$5,483	\$4,940
3	\$310,329	\$309,168	\$308,097	\$10,329	\$9,168	\$8,097	\$9,698	\$8,538	\$7,467
4	\$314,207	\$312,214	\$310,446	\$14,207	\$12,214	\$10,446	\$13,577	\$11,584	\$9,816
5	\$318,347	\$315,260	\$312,631	\$18,347	\$15,260	\$12,631	\$17,717	\$14,630	\$12,001
6	\$322,758	\$318,289	\$314,637	\$22,758	\$18,289	\$14,637	\$22,190	\$17,722	\$14,070
7	\$327,499	\$321,332	\$316,498	\$27,499	\$21,332	\$16,498	\$26,995	\$20,828	\$15,993
8	\$332,591	\$324,377	\$318,202	\$32,591	\$24,377	\$18,202	\$32,150	\$23,935	\$17,761
9	\$338,163	\$327,512	\$319,840	\$38,163	\$27,512	\$19,840	\$37,785	\$27,134	\$19,462
10	\$344,252	\$330,731	\$321,402	\$44,252	\$30,731	\$21,402	\$43,937	\$30,416	\$21,087
15	\$389,739	\$352,102	\$331,112	\$89,739	\$52,102	\$31,112	\$89,739	\$52,102	\$31,112
20	\$467,087	\$380,368	\$341,295	\$167,087	\$80,368	\$41,295	\$167,087	\$80,368	\$41,295
25	\$592,830	\$413,212	\$348,327	\$292,830	\$113,212	\$48,327	\$292,830	\$113,212	\$48,327
30	\$797,066	\$449,812	\$350,589	\$497,066	\$149,812	\$50,589	\$497,066	\$149,812	\$50,589
35	\$1,129,029	\$488,197	\$345,732	\$829,029	\$188,197	\$45,732	\$829,029	\$188,197	\$45,732
40	\$1,669,254	\$524,324	\$330,192	\$1,369,254	\$224,324	\$30,192	\$1,369,254	\$224,324	\$30,192
45	\$2,549,516	\$550,413	\$0	\$2,249,516	\$250,413	\$0	\$2,249,516	\$250,413	\$0
50	\$3,986,706	\$553,325	\$0	\$3,686,706	\$253,325	\$0	\$3,686,706	\$253,325	\$0
55	\$6,340,825	\$512,055	\$0	\$6,038,881	\$212,055	\$0	\$6,038,881	\$212,055	\$0
60	\$10,209,042	\$399,466	\$0	\$9,909,042	\$99,466	\$0	\$9,909,042	\$99,466	\$0
Age 100	\$15,060,807	\$0	\$0	\$14,760,807	\$0	\$0	\$14,760,807	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
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<b>THE UNION CENTRAL LIFE INSURANCE COMPANY</b> <b>VARIABLE UNIVERSAL LIFE INSURANCE</b>									
MALE ISSUE AGE: 36 STANDARD NONTOBACCO VARIABLE INVESTMENT			<b>EXECUTIVE EDGE</b> <b>\$3,500 ANNUAL PREMIUM USING</b> <b>GUARANTEED CHARGES</b>			\$ 300,000 BASE DEATH BENEFIT OPTION B GUIDELINE PREMIUM TEST			
	DEATH BENEFIT			ACCOUNT VALUE			CASH SURRENDER VALUE		
END OF YEAR	Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of			Assuming Hypothetical Gross Annual Investment Return of		
	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross	12% Gross	6% Gross	0% Gross
1	\$302,714	\$302,547	\$302,381	\$2,714	\$2,547	\$2,381	\$2,084	\$1,917	\$1,751
2	\$305,772	\$305,269	\$304,787	\$5,772	\$5,269	\$4,787	\$5,142	\$4,639	\$4,156
3	\$309,028	\$307,997	\$307,046	\$9,028	\$7,997	\$7,046	\$8,398	\$7,367	\$6,416
4	\$312,484	\$310,713	\$309,144	\$12,484	\$10,713	\$9,144	\$11,854	\$10,083	\$8,514
5	\$316,156	\$313,414	\$311,080	\$16,156	\$13,414	\$11,080	\$15,526	\$12,784	\$10,450
6	\$320,057	\$316,089	\$312,848	\$20,057	\$16,089	\$12,848	\$19,490	\$15,522	\$12,280
7	\$324,224	\$318,750	\$314,461	\$24,224	\$18,750	\$14,461	\$23,720	\$18,246	\$13,956
8	\$328,660	\$321,374	\$315,901	\$28,660	\$21,374	\$15,901	\$28,219	\$20,933	\$15,459
9	\$333,483	\$324,045	\$317,254	\$33,483	\$24,045	\$17,254	\$33,105	\$23,667	\$16,875
10	\$338,718	\$326,753	\$318,509	\$38,718	\$26,753	\$18,509	\$38,403	\$26,438	\$18,194
15	\$378,418	\$345,232	\$326,771	\$78,418	\$45,232	\$26,771	\$78,418	\$45,232	\$26,771
20	\$440,188	\$364,701	\$331,136	\$140,188	\$64,701	\$31,136	\$140,188	\$64,701	\$31,136
25	\$535,323	\$382,382	\$329,169	\$235,323	\$82,382	\$29,169	\$235,323	\$82,382	\$29,169
30	\$680,661	\$392,926	\$316,931	\$380,661	\$92,926	\$16,931	\$380,661	\$92,926	\$16,931
35	\$900,329	\$386,080	\$0	\$600,329	\$86,080	\$0	\$600,329	\$86,080	\$0
40	\$1,227,911	\$342,683	\$0	\$927,911	\$42,683	\$0	\$927,911	\$42,683	\$0
45	\$1,710,886	\$0	\$0	\$1,410,886	\$0	\$0	\$1,410,886	\$0	\$0
50	\$2,419,697	\$0	\$0	\$2,119,697	\$0	\$0	\$2,119,697	\$0	\$0
55	\$3,454,046	\$0	\$0	\$3,154,046	\$0	\$0	\$3,154,046	\$0	\$0
60	\$4,977,543	\$0	\$0	\$4,677,543	\$0	\$0	\$4,677,543	\$0	\$0
Age 100	\$6,277,367	\$0	\$0	\$5,977,367	\$0	\$0	\$5,977,367	\$0	\$0

Notes concerning this illustration:

- (1) Assumes that no policy loans have been made.
- (2) Guaranteed values reflect applicable Premium Expense Charges, guaranteed cost of insurance rates based on an allocation of specified amount as follows: \$100,000 to base, \$100,000 to the Accounting Benefit Rider, \$100,000 to the Annual Renewable Term rider, a monthly administrative charge of \$25.00 per month in year I and \$10.00 per month thereafter, the ABR specified amount charge, and a mortality and expense risk charge of 0.75% of assets during the first ten policy years, and 0.25% thereafter.
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## **APPENDIX C--DISCLAIMERS**

(Morgan Stanley, Nasdaq, Russell, S&P)

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A registration statement under the Securities Act of 1933 has been filed with the SEC relating to the offering described in this Prospectus. This Prospectus does not include all the information set forth in the registration statement. The omitted information may be obtained at the SEC's principal office in Washington, D.C. by paying the SEC's prescribed fees, or by accessing the SEC's website at <http://www.sec.gov>.

The Statement of Additional Information (SAI) includes additional information about Carillon Life Account and is dated the same date of this Prospectus. You can request a free copy of the SAI and personalized illustrations of death benefits, cash surrender values, and cash values, or contact us with any questions you may have about your policy, at 1-800-319-6902. Information about your policy is also available at [www.unioncentral.com](http://www.unioncentral.com). You can register there for access to Service Central.

The SAI has been filed with the SEC and is incorporated by reference into this Prospectus and is legally a part of this Prospectus. The SAI can be reviewed and copied at the Securities and Exchange Commission's Public Reference Room in Washington, D.C. Information on the hours and location of the Public Reference Room can be obtained by calling the SEC at 202-942-8090. Information and reports are also available on the SEC's website at <http://www.sec.gov>. Copies of information you see on the SEC website can also be obtained, upon payment of a duplicating fee, by writing to the Public Reference Section of the SEC, 450 Fifth Street, NW, Washington, D.C., 20549-0102.

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