

## Life Insurance

# PROTECT ALL THAT YOU'VE BUILT

Termsetter and Termsetter ROP  
Policy Forms CLI-165 and CLI-149



Homeowners insurance protects your house from a range of losses. However, the greatest risk to this valuable financial asset could be the loss of you. With a term life insurance policy, you can lock in guaranteed level premiums and death benefits for up to 30 years. Funds from the death benefit of term life insurance can be used to pay off your mortgage and help with other costs of living to help preserve your family's lifestyle.

Maybe you prefer a money-back guarantee. Consider a return of premium term life insurance policy. You get the same great term coverage plus your premiums returned, excluding rider and substandard premiums, at the end of the term period as long as the policy is in force and you are still living.

By choosing a policy now, you can provide funds to help pay off final expenses and debt in the event of your death.

Consider the following sample premiums for a term policy, with no additional riders or charges, on a male, age 40 with the best underwriting class.

Term Plan	\$250,000		\$500,000		\$1,000,000	
	Annual Premium	Net Cost	Annual Premium	Net Cost	Annual Premium	Net Cost
20 Year	\$ 213	\$ 4,260	\$ 365	\$ 7,300	\$ 695	\$13,900
25 Year	310	7,750	505	12,625	985	24,625
30 Year	358	10,740	650	19,500	1,235	37,050
20 Year ROP	850	0	1,510	0	2,770	0
25 Year ROP	935	0	1,640	0	3,100	0
30 Year ROP	1,043	0	1,900	0	3,650	0



## Customize your coverage

Customize your coverage to meet your needs by choosing from a variety of optional riders including:

**Accelerated Benefit Rider** (Form CLI-680) – Allows access to up to 50% of the death benefit, not to exceed \$250,000, if the insured is diagnosed with a terminal illness or confined continuously for 90 days to a nursing home and expected to remain there.

**Children's Term Rider** (Form CLI-671) – Add this rider to cover your children, stepchildren and legally adopted children ages 15 days to 18 years. One premium covers all children, each with a death benefit of either \$10,000 or \$20,000. Insurance on each child continues to age 25, even if the child marries or enters the military service. And, this rider provides a conversion opportunity for covered children at the policy anniversary date nearest each child's 25<sup>th</sup> birthday for up to five times the death benefit of the in-force rider.

## About Cincinnati Life

The Cincinnati Life Insurance Company stands among the top U.S. life insurers with a high financial strength rating from A.M. Best Co., an independent provider of insurance ratings since 1899. Through one of its predecessor companies, Cincinnati Life has more than a century of experience serving policyholders. A wholly owned subsidiary of The Cincinnati Insurance Company, Cincinnati Life was formed in 1988 when The Life Insurance Company of Cincinnati merged with Inter-Ocean Insurance Company. Please view [cinfin.com](http://cinfin.com) for current information about Cincinnati Life and its financial strength ratings.

For more information, please contact your local independent agent recommending coverage.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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