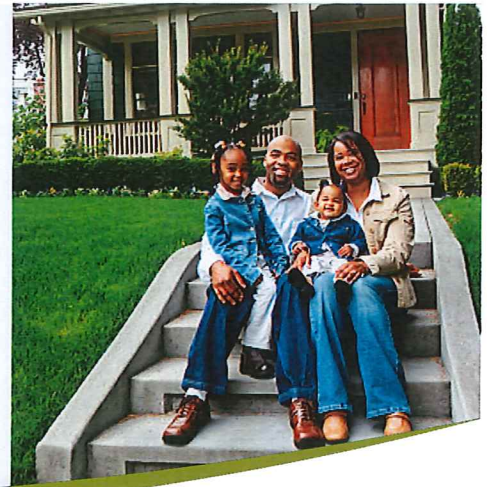


Life Insurance

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, provided you are living at the end of the guaranteed term period you choose.

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	\$270	\$5,400	\$425	\$8,500	\$745	\$14,900
25 Year	323	8,075	555	13,875	1,025	25,625
30 Year	363	10,890	645	19,350	1,175	35,250
20 Year ROP	825	0	1,440	0	2,590	0
25 Year ROP	830	0	1,465	0	2,850	0
30 Year ROP	743	0	1,365	0	2,710	0



For more information, please contact your Client Manager, Risk Advisor, or call us at 573-875-4800 or email us: askus@tigadvisors.com.

Please let us know if there's anything we can do to serve you,
 Your trusted Advisors at TIG



Everything Insurance Should Be®

Customize your coverage

Customize your coverage to meet your needs by choosing from a variety of optional riders. For example:

Accelerated Benefit Rider (Form CLI-680) – Allows access to the death benefit (50 percent of the death benefit up to a max of \$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 25th birthday for up to five times the death benefit of the in-force rider.



Everything Insurance Should Be[®]

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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