



Everything Insurance Should Be®



**DON'T MISS THE RETURN!**  
Termsetter Return of Premium



# TERM LIFE INSURANCE THAT OFFERS A MONEY-BACK GUARANTEE!

Termsetter Return of Premium term life insurance includes a feature that returns the base premiums paid (excluding riders and substandard premiums) to you at the end of the guaranteed term period provided the policy is in force and you are living. Consider the following sample premiums:

**Contact us today for a free no-obligation quote.**

<b>\$250,000 Coverage, Preferred Plus, Monthly Bank Draft</b>						
<b>Male Issue Age</b>	<b>20-Year</b>		<b>25-Year</b>		<b>30-Year</b>	
	<b>Premium</b>	<b>ROP</b>	<b>Premium</b>	<b>ROP</b>	<b>Premium</b>	<b>ROP</b>
<b>30</b>	\$ 44.22	\$10,613	\$ 42.46	\$ 12,738	\$ 39.60	\$ 14,256
<b>35</b>	52.14	12,514	51.04	15,312	48.40	17,424
<b>40</b>	72.60	17,424	73.04	21,912	65.34	23,522
<b>45</b>	99.22	23,813	103.84	31,152	99.66	35,878
<b>50</b>	157.96	37,910	149.60	44,880	157.30	56,628
<b>Female Issue Age</b>	<b>20-Year</b>		<b>25-Year</b>		<b>30-Year</b>	
	<b>Premium</b>	<b>ROP</b>	<b>Premium</b>	<b>ROP</b>	<b>Premium</b>	<b>ROP</b>
<b>30</b>	\$ 39.60	\$9,504	\$ 37.62	\$ 11,286	\$ 33.44	\$ 12,038
<b>35</b>	48.40	11,616	42.68	12,804	39.38	14,177
<b>40</b>	62.48	14,995	59.62	17,886	54.34	19,562
<b>45</b>	87.12	20,909	79.42	23,826	79.20	28,512
<b>50</b>	123.42	29,621	116.16	34,848	124.52	44,827

(Male rates apply to all Montana residents, regardless of gender.)

Preferred Plus classification is not available to all applicants. Applicants are subject to the underwriting standards of The Cincinnati Life Insurance Company. Premiums are subject to change after the guaranteed term period. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract, Form CLI-149. Product available in most states.



6200 S. Gilmore Road  
Fairfield, OH 45014-5141

© 2019 The Cincinnati Life Insurance Company. 6200 S. Gilmore Road, Fairfield OH 45014-5141.

Form CLI-20015 (5/19)

[cinfin.com](http://cinfin.com)



Please recycle.

(5/12)