

The Cincinnati Life Insurance Company

Life Insurance

AGENT'S GUIDE TO UNIVERSAL LIFE INSURANCE

LifeHorizons LifeSetter UL
Policy Form CLI-154



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LifeHorizons LifeSetter UL offers your clients a lifetime of coverage with affordable premiums.

Features include:

- Death benefit guarantees to age 121
- Single, limited or level pay options
- 24-month commissionable rolling target premium
- Catch-up provision
- Decreasing surrender charges for 19 years
- Issue age is based on actual age versus nearest age. In Montana, use the Male Issue Age Tables for classification availability and rates, regardless of the gender of the applicant
- Limited cash accumulation

Please use the Cincinnati Life illustration software to calculate the appropriate premium. Complete rates are not provided for this product.

* Available in most states.

Product features

Issue ages:

	Gender	SSel+, Sel+, Sel & UStd	PStd, Std
Base	Male	18-75	18-75
	Female	18-75	18-75
California	Male	18-64	18-59
	Female	18-67	18-62

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

Maturity age: 121

Minimum

Specified amount: \$50,000

- Band ranges:**
- \$50,000-\$999,999
 - \$1,000,000 and above

Minimum

guaranteed

interest rate: 3 percent

Premium load: Percent of premium: 20 percent for all years
Per unit: Level loads in all policy years varying by issue age, gender and risk class.

Policy fee: \$10 per month

Surrender charges: 19 years decreasing based on a rate per \$1,000

Continuation of coverage

The death benefit displayed in the Guaranteed Death Benefit column on the Numeric Summary page and on the Tabular Detail page of the illustration indicates the length of time the policy is protected from lapse based on the illustrated pattern of premiums, face amount and cash flows.

Deviations from the illustrated amount or timing of premiums or transactions affect the Continuation of Coverage. *Increases in specified amounts, loans or partial withdrawals will adversely affect the Continuation of Coverage.*

Optional benefit riders*

Accelerated Benefit Rider (CLI-680-CV)

- Available upon request at no charge
- Allows advanced payment of the death benefit if the insured has been diagnosed by a physician with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- Maximum lifetime benefit is the lesser of 50 percent of death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500
- One advanced payment allowed per calendar year
- Issue ages: 18-75 years

Children's Term Life Insurance Rider (CLI-671)

- Term insurance for insured's children who qualify for coverage. Covers any child, step-child or legally adopted child from 15 days after birth until the policy anniversary nearest each child's 25th birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50 percent if the covered child dies on or prior to the child's first birthday
- Provides 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
- Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child's 25th birthday
- Issue ages: 18-60 years
- Eligible child's issue ages: 15 days-18 years
- Issue amounts and premiums:
 - \$10,000 – \$30 annual premium
 - \$20,000 – \$60 annual premium

*Available in most states.

Underwriting classifications

\$100,000 and above

Super Select Plus, Select Plus, Select
Ultra Standard, Preferred Standard, Standard

\$50,000-\$99,999

Ultra Standard, Standard

Underwriting class comparison based on multi-carrier software

Cincinnati Life	Compulife	iPipeline	Term4Sale	VitalQuote
Super Select Plus	Preferred Plus Non-Smoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
Select Plus	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
Select	Regular Plus Non-Smoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
Ultra Standard	Regular Non-Smoker	Standard Non-Tobacco	Regular Non-Smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
Preferred Standard	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
Standard	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

Medical underwriting requirements

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70-75	Ages 76-above
Through \$99,999	A	A	A	C	C	C
\$100,000 - \$250,000	B	B	B	D	E	E
\$250,001 - \$500,000	B	B	D	D	E	E
\$500,001 - \$749,999	D	D	E	E	F	F
\$750,000 - \$999,999	D	D	E	E	I	I
\$1,000,000	G	G	H	H	I	I
\$1,000,001 - \$2,000,000	H	H	H	H	J	J
\$2,000,001 - \$3,000,000	H	H	H	H	J	J
\$3,000,001 - \$5,000,000	H	H	H	K	J	J
\$5,000,001 - \$10,000,000	K	K	M	M	N	O
\$10,000,001 and above	K	L	M	M	N	O

Key
A. Nonmedical – medical history completed by agent (no Lite applications)
B. Amplified nonmedical exam, blood profile, urinalysis
C. Paramedic exam, urinalysis
D. Paramedic exam, blood profile, urinalysis
E. Paramedic exam, blood profile, urinalysis, EKG
F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment*
G. Paramedic exam, blood profile, urinalysis, telephone inspection report
H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*
J. MD exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*
K. MD exam, blood profile, urinalysis, EKG, telephone inspection report**
L. MD exam, blood profile, urinalysis, treadmill EKG, face-to-face interview report
M. MD exam, blood profile, urinalysis, treadmill EKG, telephone inspection report**, chest X-ray***
N. MD exam, blood profile, urinalysis, treadmill EKG, telephone inspection report**, mature assessment*, chest X-ray***
O. MD exam, blood profile, urinalysis, resting EKG, telephone inspection report**, mature assessment*, chest X-ray***

* Mature assessment must be completed by ExamOne or Portamedic.

** Face-to-face interview report required in lieu of telephone inspection report for amounts over \$10,000,000 at all ages.

*** Chest X-ray is required only if applicant is a smoker or has smoked within one year.

Underwriting class criteria

	Super Select Plus	Select Plus	Select
Tobacco	No use in 5 years, urine negative Celebratory cigar*	No use in 3 years, urine negative Celebratory cigar*	No cigarette use within 1 year; some tobacco users may qualify
Cholesterol	Total not > 240 Chol/HDL ratio 4.5 or less	Total not > 250 Chol/HDL ratio 5.0 or less	Total not > 280 Chol/HDL ratio 6.0 or less
Blood pressure	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+
Personal history	No cardiovascular disease or cancer history except basal cell	No cardiovascular disease or cancer history except basal cell	No ratable impairment or cancer history except basal cell
Family history	No cardiovascular or cancer death of a parent or sibling prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer	No more than 1 cardiovascular or cancer death in a parent prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer	No specific criteria
Residence	Permanent resident of U.S. for at least 3 years	Permanent resident of U.S. for at least 1 year	Permanent resident of U.S. for at least 1 year
Avocations (hazardous)	None – recreational SCUBA up to depths of 75 feet is acceptable	Available if no flat extra premium would be required and not hazardous	May have flat extra
Aviation	Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider Private pilot with exclusion rider	Pilot and crew members on regularly scheduled passenger flights on major airlines Private pilot with exclusion rider	Major airlines only, private aviation with flat extra or exclusion rider
Motor Vehicle History	No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation, suspension in last 3 years
Alcohol/ substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse
Impairments	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality

*See Celebratory cigar exception on Page 5.

Build chart

Maximum weights for Super Select Plus, Select Plus and Select

Height	Weight					
	Male			Female		
Ft. In.	SSel+	Sel+	Sel	SSel+	Sel+	Sel
4 8	126	137	145	123	134	141
4 9	131	142	150	127	139	146
4 10	136	147	155	132	144	151
4 11	141	153	161	137	149	157
5 0	146	158	166	142	154	162
5 1	150	163	172	147	159	167
5 2	155	168	177	151	163	173
5 3	160	173	183	156	168	178
5 4	164	178	188	161	173	183
5 5	169	183	194	165	178	189
5 6	174	188	200	170	183	195
5 7	179	193	206	175	188	200
5 8	184	199	211	180	194	206
5 9	189	204	217	185	199	211
5 10	195	210	223	190	205	217
5 11	200	215	229	195	210	222
6 0	205	221	235	200	216	228
6 1	211	227	241	206	222	234
6 2	217	234	248	211	229	240
6 3	222	240	255	217	235	246
6 4	228	246	261	223	242	253
6 5	234	253	268	229	248	259
6 6	240	260	275	235	255	265
6 7	245	266	282	241	261	272

Underwriting class criteria (cont'd)

Ultra Standard, Preferred Standard and Standard

As with Super Select Plus, Select Plus and Select classifications, the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
 - Ultra Standard: Includes some tobacco (except cigarette) users who do not fit Select criteria
 - Preferred Standard (\$100,000 and above): Includes some tobacco users who do not fit Ultra Standard criteria. **Cigarette smokers applying for Preferred Standard must:**
 - Meet Select Plus medical requirements
 - Fit Select Plus criteria, including Select Plus Build Chart
 - Standard: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Standard criteria.
- Cholesterol
- Hypertension
- Blood pressure
- Pulse rate
- Personal history
- Family history
- Avocations
- Motor vehicle history
- Height and weight
- Other medical/nonmedical factors

Build chart

Maximum weights of both male and female for Ultra Standard and Standard.

Height	Weight
4' 8"	152
4' 9"	157
4' 10"	163
4' 11"	168
5' 0"	174
5' 1"	180
5' 2"	186
5' 3"	192
5' 4"	198
5' 5"	204
5' 6"	211
5' 7"	217

Height	Weight
5' 8"	224
5' 9"	230
5' 10"	237
5' 11"	244
6' 0"	251
6' 1"	258
6' 2"	265
6' 3"	272
6' 4"	279
6' 5"	287
6' 6"	294
6' 7"	302

Weights that exceed the corresponding heights **may** be subject to an additional premium charge. Contact underwriting for more information.

Substandard cases

You may write substandard cases using Ultra Standard and Standard classifications.

Celebratory cigar exception

Cincinnati Life offers Super Select Plus and Select Plus consideration for applicants who meet all the outlined class criteria other than having smoked celebratory cigars. This allows for no more than six cigars per year and a urine specimen must be negative for nicotine. The celebratory cigar exception is **available by request only**.

Here is how to apply for this exception:

- Bring the exception to your underwriter's attention and include a cover letter
- For full applications, be sure to include the number of cigars smoked in the past year when completing the tobacco questions
- For the Life e-App, indicate the request and the number of cigars smoked per year in the agent cover letter during the Life e-App process
- For the Lite application process, if the client indicates cigar use during the phone interview, ExamOne asks how many cigars the client has smoked in the prior year

LifeHorizons LifeSetter UL
\$50,000-\$99,999
Target annual premium rates*

Attained Age	Male		Female	
	UStd	Std	UStd	Std
18	2.76	5.15	2.30	4.04
19	2.83	5.28	2.37	4.17
20	2.95	5.49	2.48	4.36
21	3.09	5.75	2.62	4.60
22	3.23	6.01	2.75	4.84
23	3.37	6.28	2.88	5.08
24	3.52	6.54	3.02	5.32
25	3.66	6.81	3.15	5.56
26	3.85	7.12	3.29	5.81
27	4.03	7.43	3.44	6.06
28	4.22	7.74	3.58	6.31
29	4.41	8.05	3.72	6.56
30	4.60	8.36	3.87	6.81
31	4.84	8.76	4.05	7.13
32	5.08	9.15	4.24	7.45
33	5.33	9.54	4.42	7.77
34	5.57	9.93	4.61	8.09
35	5.81	10.32	4.79	8.41
36	6.11	10.84	5.02	8.77
37	6.41	11.36	5.25	9.13
38	6.71	11.88	5.49	9.49
39	7.01	12.40	5.72	9.85
40	7.31	12.91	5.95	10.21
41	7.69	13.57	6.25	10.68
42	8.07	14.23	6.55	11.15
43	8.45	14.89	6.85	11.62
44	8.83	15.55	7.15	12.09
45	9.21	16.20	7.46	12.56
46	9.82	17.20	7.92	13.39
47	10.44	18.19	8.39	14.22
48	11.06	19.18	8.86	15.05
49	11.67	20.17	9.32	15.88
50	12.29	21.17	9.79	16.71
51	13.09	22.49	10.37	17.69
52	13.89	23.82	10.94	18.68
53	14.70	25.15	11.52	19.67
54	15.50	26.48	12.09	20.66
55	16.30	27.80	12.67	21.65
56	17.52	29.63	13.65	23.10
57	18.73	31.46	14.63	24.55
58	19.95	33.28	15.62	26.00
59	21.16	35.11	16.60	27.45
60	22.38	36.94	17.58	28.91
61	23.89	39.22	18.86	30.65
62	25.40	41.51	20.13	32.39
63	26.91	43.80	21.41	34.13
64	28.42	46.09	22.68	35.87
65	29.93	48.37	23.96	37.62
66	32.09	52.19	25.64	40.08
67	34.25	56.01	27.32	42.55
68	36.41	59.82	29.00	45.02
69	38.57	63.64	30.67	47.48
70	40.73	67.45	32.35	49.95
71	43.43	72.14	34.74	53.17
72	46.13	76.83	37.13	56.39
73	48.84	81.52	39.51	59.61
74	51.54	86.21	41.90	62.83
75	54.24	90.89	44.28	66.05

*Add \$120 annual policy fee

LifeHorizons LifeSetter UL
\$100,000-\$999,999
Target annual premium rates*

Attained Age	Male						Female					
	SSel+	Sel+	Sel	UStd	PStd*	Std	SSel+	Sel+	Sel	UStd	PStd*	Std
18	2.04	2.16	2.65	2.76	4.08	5.15	1.84	1.96	2.22	2.30	3.08	4.04
19	2.10	2.23	2.72	2.83	4.19	5.28	1.90	2.02	2.29	2.37	3.18	4.17
20	2.20	2.32	2.83	2.95	4.36	5.49	1.99	2.12	2.40	2.48	3.33	4.36
21	2.31	2.44	2.97	3.09	4.58	5.75	2.11	2.23	2.53	2.62	3.52	4.60
22	2.42	2.56	3.11	3.23	4.81	6.01	2.22	2.35	2.67	2.75	3.71	4.84
23	2.53	2.67	3.25	3.37	5.03	6.28	2.33	2.47	2.80	2.88	3.90	5.08
24	2.64	2.79	3.39	3.52	5.25	6.54	2.44	2.59	2.93	3.02	4.09	5.32
25	2.76	2.91	3.52	3.66	5.47	6.81	2.55	2.71	3.06	3.15	4.28	5.56
26	2.90	3.08	3.71	3.85	5.76	7.12	2.66	2.81	3.20	3.29	4.52	5.81
27	3.04	3.25	3.90	4.03	6.05	7.43	2.77	2.92	3.33	3.44	4.75	6.06
28	3.18	3.42	4.08	4.22	6.34	7.74	2.88	3.02	3.47	3.58	4.99	6.31
29	3.32	3.60	4.27	4.41	6.63	8.05	2.99	3.13	3.61	3.72	5.23	6.56
30	3.46	3.77	4.46	4.60	6.92	8.36	3.09	3.23	3.74	3.87	5.47	6.81
31	3.64	3.99	4.69	4.84	7.29	8.76	3.23	3.37	3.92	4.05	5.77	7.13
32	3.82	4.21	4.93	5.08	7.65	9.15	3.37	3.50	4.09	4.24	6.07	7.45
33	4.00	4.43	5.17	5.33	8.02	9.54	3.50	3.64	4.26	4.42	6.38	7.77
34	4.19	4.65	5.41	5.57	8.38	9.93	3.64	3.77	4.44	4.61	6.68	8.09
35	4.37	4.87	5.64	5.81	8.74	10.32	3.78	3.91	4.61	4.79	6.98	8.41
36	4.59	5.10	5.91	6.11	9.18	10.84	3.93	4.09	4.84	5.02	7.31	8.77
37	4.81	5.34	6.17	6.41	9.61	11.36	4.08	4.27	5.06	5.25	7.64	9.13
38	5.04	5.58	6.43	6.71	10.05	11.88	4.24	4.46	5.28	5.49	7.97	9.49
39	5.26	5.81	6.69	7.01	10.48	12.40	4.39	4.64	5.50	5.72	8.31	9.85
40	5.48	6.05	6.95	7.31	10.91	12.91	4.55	4.82	5.72	5.95	8.64	10.21
41	5.78	6.36	7.29	7.69	11.47	13.57	4.75	5.06	6.01	6.25	9.08	10.68
42	6.07	6.67	7.63	8.07	12.03	14.23	4.95	5.30	6.30	6.55	9.52	11.15
43	6.36	6.98	7.97	8.45	12.59	14.89	5.16	5.54	6.59	6.85	9.96	11.62
44	6.65	7.29	8.30	8.83	13.15	15.55	5.36	5.78	6.88	7.15	10.40	12.09
45	6.95	7.59	8.64	9.21	13.71	16.20	5.57	6.03	7.17	7.46	10.84	12.56
46	7.49	8.15	9.25	9.82	14.53	17.20	6.02	6.47	7.60	7.92	11.58	13.39
47	8.03	8.71	9.85	10.44	15.34	18.19	6.47	6.92	8.04	8.39	12.31	14.22
48	8.57	9.27	10.46	11.06	16.16	19.18	6.93	7.36	8.47	8.86	13.04	15.05
49	9.11	9.82	11.07	11.67	16.97	20.17	7.38	7.81	8.91	9.32	13.77	15.88
50	9.66	10.38	11.68	12.29	17.79	21.17	7.84	8.25	9.34	9.79	14.50	16.71
51	10.33	11.08	12.46	13.09	18.86	22.49	8.38	8.79	9.88	10.37	15.36	17.69
52	11.00	11.78	13.25	13.89	19.93	23.82	8.92	9.32	10.41	10.94	16.22	18.68
53	11.67	12.49	14.04	14.70	20.99	25.15	9.46	9.86	10.94	11.52	17.09	19.67
54	12.34	13.19	14.83	15.50	22.06	26.48	10.00	10.40	11.47	12.09	17.95	20.66
55	13.01	13.89	15.62	16.30	23.13	27.80	10.55	10.93	12.01	12.67	18.81	21.65
56	13.89	14.81	16.70	17.52	24.87	29.63	11.26	11.71	12.88	13.65	20.01	23.10
57	14.77	15.74	17.77	18.73	26.60	31.46	11.98	12.49	13.76	14.63	21.20	24.55
58	15.64	16.66	18.84	19.95	28.34	33.28	12.70	13.27	14.63	15.62	22.40	26.00
59	16.52	17.58	19.92	21.16	30.07	35.11	13.41	14.05	15.51	16.60	23.60	27.45
60	17.40	18.51	20.99	22.38	31.81	36.94	14.13	14.83	16.38	17.58	24.80	28.91
61	18.60	19.73	22.34	23.89	34.05	39.22	15.13	15.90	17.54	18.86	26.30	30.65
62	19.80	20.96	23.70	25.40	36.30	41.51	16.14	16.97	18.69	20.13	27.80	32.39
63	21.01	22.18	25.05	26.91	38.55	43.80	17.14	18.04	19.85	21.41	29.31	34.13
64	22.21	23.41	26.40	28.42	40.79	46.09	18.15	19.11	21.00	22.68	30.81	35.87
65	23.41	24.64	27.75	29.93	43.04	48.37	19.15	20.18	22.16	23.96	32.31	37.62
66	25.31	26.63	29.79	32.09	45.84	52.19	20.68	21.73	23.70	25.64	34.72	40.08
67	27.20	28.62	31.82	34.25	48.65	56.01	22.21	23.28	25.24	27.32	37.13	42.55
68	29.10	30.61	33.86	36.41	51.45	59.82	23.74	24.83	26.79	29.00	39.53	45.02
69	31.00	32.60	35.90	38.57	54.25	63.64	25.27	26.38	28.33	30.67	41.94	47.48
70	32.89	34.59	37.93	40.73	57.06	67.45	26.80	27.92	29.87	32.35	44.34	49.95
71	35.44	37.21	40.54	43.43	60.59	72.14	29.04	30.18	32.10	34.74	47.51	53.17
72	37.98	39.84	43.16	46.13	64.13	76.83	31.28	32.44	34.32	37.13	50.68	56.39
73	40.52	42.46	45.77	48.84	67.66	81.52	33.53	34.70	36.55	39.51	53.85	59.61
74	43.07	45.09	48.38	51.54	71.20	86.21	35.77	36.95	38.77	41.90	57.02	62.83
75	45.61	47.72	50.99	54.24	74.73	90.89	38.01	39.21	41.00	44.28	60.18	66.05

*Add \$120 annual policy fee

LifeHorizons LifeSetter UL
\$1,000,000 and above
Target annual premium rates*

Notes

Attained Age	Male						Female					
	SSel+	Sel+	Sel	UStd	PStd	Std	SSel+	Sel+	Sel	UStd	PStd	Std
18	2.04	2.16	2.65	2.76	4.01	5.04	1.79	1.89	2.20	2.28	3.08	4.01
19	2.10	2.23	2.72	2.83	4.12	5.17	1.85	1.95	2.26	2.35	3.18	4.14
20	2.20	2.32	2.83	2.95	4.29	5.37	1.94	2.05	2.37	2.46	3.33	4.33
21	2.31	2.44	2.97	3.09	4.50	5.63	2.05	2.16	2.50	2.59	3.52	4.57
22	2.42	2.56	3.11	3.23	4.72	5.89	2.16	2.28	2.63	2.72	3.71	4.81
23	2.53	2.67	3.25	3.37	4.94	6.15	2.27	2.39	2.76	2.86	3.90	5.05
24	2.64	2.79	3.39	3.52	5.16	6.41	2.38	2.50	2.89	2.99	4.09	5.29
25	2.76	2.91	3.52	3.66	5.37	6.67	2.49	2.62	3.02	3.12	4.28	5.53
26	2.90	3.08	3.71	3.85	5.67	7.00	2.59	2.73	3.16	3.27	4.52	5.78
27	3.04	3.25	3.90	4.03	5.98	7.32	2.69	2.84	3.30	3.41	4.75	6.02
28	3.18	3.42	4.08	4.22	6.28	7.65	2.79	2.95	3.43	3.55	4.99	6.27
29	3.32	3.60	4.27	4.41	6.58	7.98	2.89	3.05	3.57	3.70	5.23	6.52
30	3.46	3.77	4.46	4.60	6.88	8.31	3.00	3.16	3.71	3.84	5.47	6.77
31	3.62	3.97	4.69	4.83	7.26	8.72	3.12	3.30	3.88	4.03	5.77	7.09
32	3.79	4.16	4.93	5.05	7.63	9.13	3.25	3.44	4.06	4.21	6.07	7.41
33	3.95	4.35	5.17	5.26	8.01	9.54	3.38	3.58	4.23	4.39	6.35	7.74
34	4.12	4.54	5.39	5.48	8.38	9.93	3.51	3.71	4.40	4.58	6.60	8.06
35	4.28	4.72	5.60	5.69	8.74	10.32	3.64	3.85	4.58	4.76	6.85	8.38
36	4.51	4.97	5.88	6.00	9.18	10.84	3.82	4.04	4.79	4.98	7.20	8.75
37	4.73	5.21	6.16	6.31	9.61	11.36	3.99	4.23	5.01	5.21	7.55	9.12
38	4.96	5.45	6.43	6.61	10.04	11.88	4.17	4.41	5.23	5.43	7.89	9.48
39	5.18	5.69	6.69	6.92	10.47	12.40	4.34	4.60	5.44	5.65	8.24	9.85
40	5.41	5.93	6.95	7.23	10.90	12.91	4.52	4.79	5.66	5.88	8.59	10.21
41	5.70	6.25	7.29	7.61	11.45	13.57	4.75	5.03	5.94	6.17	9.05	10.68
42	5.99	6.56	7.63	8.00	12.00	14.23	4.95	5.28	6.22	6.45	9.51	11.15
43	6.28	6.87	7.97	8.38	12.55	14.89	5.16	5.52	6.50	6.74	9.96	11.62
44	6.57	7.19	8.30	8.77	13.10	15.55	5.36	5.77	6.78	7.03	10.40	12.09
45	6.86	7.50	8.64	9.16	13.65	16.20	5.57	6.01	7.06	7.32	10.84	12.56
46	7.38	8.03	9.25	9.75	14.50	17.20	6.02	6.43	7.47	7.78	11.53	13.39
47	7.90	8.56	9.85	10.35	15.34	18.19	6.47	6.86	7.88	8.23	12.17	14.15
48	8.43	9.10	10.40	10.95	16.16	19.18	6.93	7.28	8.30	8.69	12.81	14.91
49	8.95	9.63	10.94	11.54	16.97	20.17	7.36	7.70	8.71	9.14	13.45	15.67
50	9.47	10.16	11.48	12.14	17.79	21.17	7.78	8.12	9.12	9.60	14.09	16.44
51	10.10	10.82	12.17	12.91	18.86	22.49	8.27	8.62	9.62	10.15	14.82	17.33
52	10.73	11.48	12.86	13.68	19.93	23.82	8.77	9.12	10.12	10.71	15.56	18.22
53	11.36	12.15	13.55	14.45	20.99	25.15	9.27	9.61	10.62	11.26	16.30	19.11
54	12.00	12.81	14.24	15.22	22.06	26.48	9.76	10.11	11.12	11.82	17.04	20.00
55	12.63	13.47	14.93	15.99	23.13	27.80	10.26	10.61	11.62	12.37	17.77	20.88
56	13.39	14.31	15.91	17.09	24.87	29.63	10.92	11.34	12.42	13.26	18.91	22.33
57	14.16	15.16	16.88	18.19	26.60	31.46	11.57	12.07	13.23	14.16	20.05	23.77
58	14.92	16.00	17.86	19.30	28.31	33.28	12.23	12.80	14.03	15.05	21.19	25.21
59	15.68	16.85	18.83	20.40	29.96	35.11	12.88	13.52	14.83	15.94	22.33	26.65
60	16.44	17.69	19.80	21.50	31.61	36.93	13.54	14.25	15.64	16.83	23.47	28.09
61	17.52	18.84	21.05	22.87	33.77	39.22	14.47	15.27	16.72	18.00	24.93	29.85
62	18.59	19.98	22.30	24.25	35.92	41.51	15.41	16.29	17.80	19.17	26.39	31.62
63	19.67	21.12	23.54	25.62	38.08	43.80	16.34	17.31	18.88	20.34	27.85	33.38
64	20.74	22.27	24.79	27.00	40.23	46.09	17.28	18.33	19.96	21.51	29.31	35.14
65	21.82	23.41	26.03	28.37	42.38	48.37	18.21	19.35	21.04	22.68	30.77	36.91
66	23.64	25.22	27.95	30.32	45.31	51.67	19.63	20.78	22.59	24.24	33.03	39.34
67	25.45	27.04	29.87	32.28	48.23	54.97	21.04	22.20	24.13	25.80	35.28	41.77
68	27.27	28.85	31.79	34.24	51.16	58.27	22.45	23.63	25.67	27.36	37.53	44.21
69	29.09	30.67	33.71	36.19	54.08	61.57	23.86	25.05	27.22	28.93	39.78	46.64
70	30.91	32.48	35.63	38.15	57.00	64.87	25.27	26.48	28.76	30.49	42.03	49.08
71	33.38	34.92	38.15	40.65	60.59	69.07	27.36	28.57	31.01	32.74	45.09	52.35
72	35.85	37.35	40.66	43.16	64.13	73.26	29.44	30.67	33.26	34.99	48.15	55.63
73	38.33	39.79	43.18	45.67	67.66	77.46	31.52	32.76	35.50	37.24	51.21	58.91
74	40.80	42.22	45.69	48.17	71.20	81.66	33.60	34.85	37.75	39.49	54.27	62.18
75	43.27	44.65	48.21	50.68	74.73	85.85	35.69	36.94	40.00	41.74	57.32	65.46

*Add \$120 annual policy fee



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 available in most states.

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6200 S. Gilmore Road, Fairfield, OH 45014-5141. Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496.