

Life Insurance

DON'T LET OPPORTUNITY GO UP IN SMOKE



The Cincinnati Life Insurance Company offers non-cigarette tobacco users the opportunity to receive Standard Plus nonsmoker rates **even with a positive specimen**.

Eligible insureds include those who use:

- Dip
- Snuff
- Chewing tobacco
- Pipes
- Cigars

Male, Standard Plus, Monthly Premiums						
Age	10-year Term		20-year Term		30-year Term	
	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$500,000	\$1,000,000
25	\$25.96	\$44.44	\$30.36	\$53.24	\$48.40	\$89.32
35	28.60	48.84	38.28	69.08	61.16	114.84
45	50.60	93.72	83.16	159.72	140.36	263.56
55	112.20	210.76	199.32	385.00	388.96	727.32
65	308.88	598.84	605.88	1196.36	NA	NA

Do your clients occasionally celebrate with cigars? We have options for those clients, too.

Occasional cigar smokers may be eligible for Preferred Plus rates, provided they smoke six cigars or fewer per year and submit a **negative urine specimen**.

Male, Preferred Plus, Monthly Premiums						
Age	10-year Term		20-year Term		30-year Term	
	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$500,000	\$1,000,000
25	\$19.36	\$30.36	\$22.00	\$36.52	\$30.36	\$53.24
35	20.68	33.00	26.40	44.44	38.72	69.96
45	36.08	61.16	54.56	100.76	90.20	165.88
55	71.28	131.56	130.68	253.00	260.04	495.00
65	203.28	395.56	420.20	804.76	NA	NA



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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