

## Life Insurance

# LOOKING FOR A CD ALTERNATIVE

LifeHorizons Guaranteed Whole Life  
Policy Form CLI-156



### Are you looking for better growth on the money you have in a certificate of deposit (CD)?

Consider the advantages and tax-favored treatment of a single premium guaranteed whole life policy. The cash value grows on a tax-deferred basis, and you have immediate access to that cash value for unexpected financial needs. The death benefit is:

- Substantially larger than the money you may have in your CD
- Not subject to probate or your will
- Tax free and paid directly to your beneficiaries after filing a claim

For example, Bob is a 68-year-old male who has \$50,000 in a CD. If Bob were to use this money to purchase a single premium whole life insurance policy, the death benefit would be \$72,699 providing his beneficiaries an additional \$22,700. Upon claim, Bob's beneficiary would receive this money income tax free!

If the interest rate on the CD is 1.50 percent, it would take it more than 25 years to reach a value of \$72,699.

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

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*Everything Insurance Should Be®*

This is not a policy. For a complete statement of the coverage and exclusions, please see the policy contract. Rate quoted is based on standard nonsmoker underwriting classification. This class is not available to all insureds. All applicants are subject to underwriting approval. Products available in most states. Neither The Cincinnati Life Insurance Company nor its affiliates or representatives offer tax or legal advice. Consult with your tax adviser or attorney about your specific situation.

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