

Voluntary Payroll Deduction Insurance

PAYROLL DEDUCTION TERM 20 ROP

Policy Form CLI-153



Everything Insurance Should Be®

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PAYROLL DEDUCTION TERM 20 RETURN OF PREMIUM INSURANCE

Term life insurance provides coverage for a specific period of time, referred to as the guaranteed term period. During the guaranteed term period, the premiums are guaranteed to remain the same. Term life insurance generally pays a benefit only if you die during that period.

Cincinnati Life's Payroll Deduction Term 20 ROP offers term life insurance with a money-back guarantee. The return of premium benefit provision of the policy returns all base premiums at the end of the guaranteed term period, provided the policy is in force and the insured is still living. Rider premiums are not returned. Instead, if you choose to keep the policy in force, you can elect reduced paid-up insurance which reduces the death benefit to an amount the cash value will purchase.



You choose to participate

The Payroll Deduction Term 20 ROP life insurance program is voluntary. It offers flexibility to build an insurance program according to your needs and budget. You, your spouse and your children are eligible to apply for individual policies, and minor children, ages 15 days through 18 years can also be insured by the Children's Term Life Insurance Rider.

Your premiums are conveniently deducted from your paycheck

You pay your premiums through the convenience of payroll deduction, so there's no more worrying about writing checks or mailing payments.

You own the policy

Cincinnati Life's Term 20 ROP life insurance policy provides individual coverage, and you are the owner of your policy. Your policy is portable. If you leave your employer or retire, you may continue coverage by paying the scheduled premiums directly to Cincinnati Life at the same premium with no change in coverage.

Cost effective life insurance protection

Consider the following nonsmoker rate examples to see how much coverage you can purchase for a few dollars a week.

Age	Life insurance	Weekly Premium
35	\$ 50,000	\$10.77
	100,000	21.54
45	\$ 50,000	20.96
	100,000	41.92

Cover all your children, stepchildren and legally adopted children, ages 15 days through 18 years, for an additional \$1 per week with the Children's Term Life Insurance Rider. Each child is insured with \$10,000 of life insurance.

Conditional coverage the day you sign

Your coverage becomes effective on the date you sign the payroll deduction authorization and the application, as long as all applicants to be insured are acceptable under Cincinnati Life's underwriting guidelines. Policy issuance may depend on the answers to the health questions in the application.

Valuable coverage

Cincinnati Life's Term 20 ROP life insurance policy is designed to enhance group life coverage by offering additional financial protection for your family during your working years. Premiums are guaranteed for the first 20 years of the policy. After the 20th year, premiums are adjusted annually to age 100.

Your insurance needs may change in the future. That's why your Term 20 ROP life insurance policy also provides you with an option to convert to one of Cincinnati Life's individual, permanent life insurance policies that we make available for conversion, regardless of your health. You may convert your policy at any time prior to the end of the 20-year guaranteed term period or on the policy anniversary following your 70th birthday, whichever comes first, provided premiums are not being waived under a Disability Waiver of Premium Rider. Receive 100 percent of the base premiums (excluding rider premiums) when you convert at the end of the guaranteed term period or a partial refund when you convert before the end of the guaranteed term period.

You can cover your entire family

Several options are available to help protect your family. You choose who to cover and how much coverage is necessary. You are not required to purchase a policy on yourself in order to cover your spouse or dependents.

Coverage for you and your spouse

You may apply for a Term 20 ROP life insurance policy on you and your spouse, ages 18 through 46 for nonsmokers or ages 18 through 36 for smokers. Coverage eligibility may be based on answers to medical questions on the application.

Coverage for children and grandchildren

Cincinnati Life offers two ways to cover children. You may insure them under their own separate policies or through a rider that is added to your policy or your spouse's policy.

- **Individual life insurance**

You may apply for a Whole Life policy for your children, stepchildren, legally adopted children and grandchildren, ages 15 days through 18 years.

You may also apply for Whole Life, Term or Term ROP for your children, stepchildren and legally adopted children ages 18 through 25 who are full-time students, unmarried and not in military service.

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

This rider is available to cover your children, stepchildren and legally adopted children when attached to either your policy or your spouse's policy. One premium covers all children with a death benefit of \$10,000 for each. To apply for this rider, you or your spouse must be ages 18 through 46 and the children must be ages 15 days through 18 years. Insurance on each child continues to age 25, even if the child marries or enters the military service.

All covered children can purchase up to five times the amount of their rider coverage as they reach age 25, regardless of their health or occupation at the time they convert to their own policies.

You can customize your policy to meet your needs

Accidental Death Benefit Rider (01901)*

This rider is available to you and your spouse, ages 18 through 46. It provides an additional death benefit equal to the initial amount of insurance. This benefit is payable if the insured dies as a result of an accident before age 70.

Accelerated Benefit Rider (CLI-680-CV)*

This rider is available to you, your spouse, children and grandchildren, ages 18 through 46 at no additional charge. It allows the policyowner to request up to 50 percent of the policy's face amount if the insured has been diagnosed by a physician with a terminal illness that is reasonably expected to result in death within 24 months or if the insured 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. One advanced payment is allowed per calendar year. The maximum lifetime benefit available is lesser of 50 percent of the death benefit or \$250,000. The minimum benefit that can be advanced is \$2,500.

Disability Waiver of Premium Rider (01900)*

This rider is available to you and your spouse, ages 18 through 46. After four consecutive months of total disability, it waives the entire policy premium in the event that the insured is totally disabled. Therefore, insurance coverage continues during a time when paying premiums may be a hardship for you and your family. All premiums you paid from the first day of total disability are returned to you.

*Rider eligibility subject to issue age limitations of base policy.

Employee and dependent coverage work sheet

Employee coverage

Name _____

Date of birth _____ SS # _____

	Benefit amount	Premium amount
Term 20 ROP death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Children's Term*		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

Spouse coverage

Name _____

Date of birth _____ SS # _____

	Benefit amount	Premium amount
Term 20 ROP death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Children's Term*		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

Individual policy for children and/or grandchildren

Name _____

Date of birth _____ SS # _____

Whole Life

	Benefit amount	Premium amount
Death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

Name _____

Date of birth _____ SS # _____

Whole Life

	Benefit amount	Premium amount
Death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

Name _____

Date of birth _____ SS # _____

Whole Life

	Benefit amount	Premium amount
Death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

Name _____

Date of birth _____ SS # _____

Whole Life

	Benefit amount	Premium amount
Death benefit	\$ _____	\$ _____
<input type="checkbox"/> Accidental Death Benefit		\$ _____
<input type="checkbox"/> Waiver of Premium		\$ _____
Total premium		\$ _____

* The Children's Term Life Insurance Rider may be added to either the employee or spouse policy, not both.



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 eligibility requirements. Product and riders are available in most states. Some riders may not be available to all employer groups.

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Payroll Deduction Term 20 ROP Life Insurance

TERM 20 ROP - WEEKLY

Level Amounts With Riders
 Base Death Benefit - \$25,000
 Policy Form CLI-153



Age at contract date	Base		Base with WP		Base with CTR		Base with ADB		Base with WP/ADB		Base with WP/CTR		Base with CTR/ADB		Base with WP/ADB/CTR	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
18	\$ 3.46	\$4.90	\$ 3.56	\$5.01	\$ 4.46	\$ 5.90	\$ 3.94	\$ 5.38	\$ 4.04	\$ 5.49	\$ 4.56	\$ 6.00	\$ 4.94	\$ 6.38	\$ 5.04	\$ 6.48
19	3.47	5.05	3.57	5.15	4.47	6.05	3.95	5.53	4.05	5.63	4.57	6.15	4.95	6.53	5.05	6.63
20	3.48	5.20	3.59	5.31	4.47	6.20	3.96	5.68	4.07	5.79	4.59	6.31	4.95	6.68	5.07	6.79
21	3.48	5.35	3.60	5.47	4.48	6.35	3.96	5.83	4.08	5.95	4.59	6.47	4.96	6.83	5.07	6.95
22	3.49	5.51	3.61	5.63	4.49	6.51	3.97	5.99	4.09	6.11	4.61	6.63	4.97	6.99	5.09	7.11
23	3.50	5.67	3.62	5.79	4.50	6.67	3.98	6.15	4.10	6.27	4.62	6.79	4.98	7.15	5.10	7.27
24	3.51	5.84	3.63	5.96	4.50	6.84	3.99	6.32	4.11	6.44	4.63	6.96	4.98	7.32	5.11	7.44
25	3.51	6.01	3.64	6.14	4.51	7.01	3.99	6.49	4.12	6.62	4.64	7.14	4.99	7.49	5.12	7.62
26	3.66	6.26	3.80	6.40	4.66	7.26	4.14	6.74	4.28	6.88	4.80	7.40	5.14	7.74	5.28	7.88
27	3.82	6.53	3.96	6.67	4.82	7.53	4.30	7.01	4.44	7.15	4.96	7.67	5.30	8.01	5.44	8.15
28	3.99	6.80	4.13	6.95	4.99	7.80	4.47	7.28	4.61	7.43	5.13	7.95	5.47	8.28	5.61	8.43
29	4.16	7.09	4.32	7.25	5.16	8.09	4.64	7.57	4.80	7.73	5.32	8.25	5.64	8.57	5.80	8.73
30	4.35	7.39	4.51	7.55	5.34	8.39	4.83	7.87	4.99	8.03	5.51	8.55	5.82	8.87	5.99	9.03
31	4.54	7.70	4.71	7.87	5.54	8.70	5.02	8.18	5.19	8.35	5.71	8.87	6.02	9.18	6.19	9.35
32	4.74	8.03	4.92	8.21	5.73	9.03	5.22	8.51	5.40	8.69	5.92	9.21	6.21	9.51	6.40	9.69
33	4.94	8.37	5.14	8.56	5.94	9.36	5.42	8.85	5.62	9.04	6.14	9.56	6.42	9.84	6.62	10.04
34	5.16	8.72	5.37	8.92	6.16	9.72	5.64	9.20	5.85	9.40	6.36	9.92	6.64	10.20	6.84	10.40
35	5.38	9.09	5.60	9.30	6.38	10.08	5.86	9.57	6.08	9.78	6.60	10.30	6.86	10.56	7.08	10.78
36	5.76	9.72	5.98	9.94	6.75	10.71	6.24	10.20	6.46	10.42	6.98	10.94	7.23	11.19	7.46	11.42
37	6.15		6.39		7.15		6.63		6.87		7.39		7.63		7.87	
38	6.58		6.82		7.58		7.06		7.30		7.82		8.06		8.30	
39	7.03		7.31		8.03		7.51		7.79		8.31		8.51		8.79	
40	7.51		7.82		8.51		8.00		8.31		8.82		9.00		9.31	
41	8.03		8.37		9.03		8.52		8.87		9.37		9.52		9.87	
42	8.58		8.95		9.58		9.08		9.45		9.95		10.08		10.45	
43	9.17		9.58		10.17		9.68		10.08		10.58		10.68		11.08	
44	9.81		10.25		10.81		10.32		10.76		11.25		11.32		11.76	
45	10.48		10.95		11.48		11.00		11.46		11.94		12.00		12.46	
46	11.21		11.71		12.21		11.73		12.23		12.71		12.73		13.23	

Payroll Deduction Term 20 ROP Life Insurance

TERM 20 ROP - WEEKLY

Level Amounts With Riders
 Base Death Benefit - \$50,000
 Policy Form CLI-153



Age at contract date	Base		Base with WP		Base with CTR		Base with ADB		Base with WP/ADB		Base with WP/CTR		Base with CTR/ADB		Base with WP/ADB/CTR	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
18	\$ 6.92	\$ 9.81	\$ 7.12	\$10.01	\$ 7.92	\$10.81	\$ 7.89	\$10.77	\$ 8.09	\$10.97	\$ 8.12	\$11.01	\$ 8.88	\$11.77	\$ 9.09	\$11.97
19	6.93	10.10	7.14	10.31	7.93	11.10	7.89	11.06	8.11	11.27	8.14	11.31	8.89	12.06	9.11	12.27
20	6.95	10.39	7.17	10.62	7.95	11.39	7.91	11.36	8.13	11.58	8.17	11.61	8.91	12.36	9.13	12.58
21	6.96	10.70	7.19	10.93	7.96	11.70	7.92	11.66	8.16	11.89	8.19	11.93	8.92	12.66	9.15	12.89
22	6.98	11.02	7.22	11.26	7.98	12.02	7.94	11.98	8.18	12.22	8.22	12.26	8.94	12.98	9.18	13.22
23	6.99	11.34	7.24	11.58	7.99	12.33	7.95	12.30	8.20	12.55	8.24	12.58	8.95	13.30	9.20	13.55
24	7.01	11.67	7.26	11.92	8.01	12.67	7.97	12.63	8.22	12.88	8.26	12.92	8.97	13.63	9.22	13.88
25	7.02	12.02	7.28	12.28	8.02	13.02	7.98	12.98	8.24	13.24	8.28	13.28	8.98	13.98	9.24	14.24
26	7.33	12.53	7.60	12.80	8.33	13.53	8.29	13.49	8.56	13.76	8.60	13.80	9.29	14.49	9.56	14.76
27	7.64	13.06	7.92	13.34	8.64	14.06	8.61	14.02	8.88	14.30	8.92	14.34	9.60	15.02	9.88	15.30
28	7.98	13.61	8.27	13.89	8.98	14.61	8.94	14.57	9.23	14.86	9.27	14.89	9.94	15.57	10.23	15.86
29	8.33	14.18	8.63	14.49	9.33	15.18	9.29	15.15	9.60	15.45	9.63	15.49	10.29	16.14	10.59	16.45
30	8.69	14.78	9.02	15.11	9.69	15.78	9.66	15.74	9.98	16.07	10.02	16.11	10.65	16.74	10.98	17.07
31	9.08	15.40	9.42	15.75	10.08	16.40	10.04	16.37	10.38	16.71	10.42	16.75	11.04	17.37	11.38	17.71
32	9.47	16.06	9.84	16.42	10.47	17.06	10.43	17.02	10.80	17.38	10.83	17.42	11.43	18.02	11.80	18.38
33	9.88	16.73	10.28	17.13	10.88	17.73	10.85	17.69	11.24	18.09	11.28	18.12	11.85	18.69	12.24	19.09
34	10.32	17.43	10.73	17.85	11.32	18.43	11.28	18.39	11.69	18.81	11.73	18.84	12.28	19.39	12.69	19.81
35	10.77	18.17	11.20	18.60	11.77	19.17	11.73	19.14	12.16	19.57	12.20	19.60	12.73	20.13	13.16	20.57
36	11.51	19.43	11.96	19.88	12.51	20.43	12.47	20.39	12.92	20.85	12.96	20.88	13.47	21.39	13.92	21.84
37	12.31		12.78		13.31		13.27		13.74		13.78		14.27		14.74	
38	13.15		13.64		14.15		14.12		14.61		14.64		15.12		15.60	
39	14.06		14.61		15.06		15.03		15.59		15.61		16.03		16.59	
40	15.03		15.64		16.03		16.01		16.62		16.64		17.01		17.62	
41	16.06		16.74		17.06		17.05		17.73		17.74		18.05		18.73	
42	17.16		17.90		18.16		18.16		18.90		18.90		19.16		19.90	
43	18.35		19.15		19.35		19.35		20.16		20.15		20.35		21.16	
44	19.62		20.49		20.61		20.64		21.52		21.49		21.64		22.52	
45	20.96		21.89		21.96		22.00		22.93		22.89		23.00		23.93	
46	22.41		23.41		23.41		23.46		24.46		24.41		24.46		25.46	

Payroll Deduction Term 20 ROP Life Insurance

TERM 20 ROP - WEEKLY

Level Amounts With Riders
 Base Death Benefit - \$75,000
 Policy Form CLI-153



Age at contract date	Base		Base with WP		Base with CTR		Base with ADB		Base with WP/ADB		Base with WP/CTR		Base with CTR/ADB		Base with WP/ADB/CTR	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
18	\$10.38	\$14.71	\$10.69	\$15.01	\$11.38	\$15.71	\$11.83	\$16.15	\$12.13	\$16.46	\$11.69	\$16.01	\$12.83	\$17.15	\$13.13	\$17.46
19	10.40	15.14	10.71	15.46	11.40	16.14	11.84	16.59	12.16	16.90	11.71	16.46	12.84	17.58	13.16	17.90
20	10.43	15.59	10.76	15.92	11.43	16.59	11.87	17.03	12.20	17.37	11.76	16.92	12.87	18.03	13.20	18.36
21	10.44	16.05	10.79	16.40	11.44	17.05	11.88	17.49	12.23	17.84	11.79	17.40	12.88	18.49	13.23	18.84
22	10.47	16.53	10.83	16.89	11.47	17.53	11.91	17.97	12.27	18.33	11.83	17.89	12.91	18.97	13.27	19.33
23	10.49	17.00	10.86	17.38	11.49	18.00	11.93	18.45	12.30	18.82	11.86	18.38	12.93	19.44	13.30	19.82
24	10.51	17.51	10.89	17.88	11.51	18.51	11.96	18.95	12.33	19.32	11.89	18.88	12.96	19.95	13.33	20.32
25	10.53	18.03	10.92	18.42	11.53	19.03	11.97	19.47	12.36	19.86	11.92	19.42	12.97	20.47	13.36	20.86
26	10.99	18.79	11.39	19.20	11.99	19.79	12.43	20.23	12.84	20.64	12.39	20.19	13.43	21.23	13.83	21.64
27	11.47	19.59	11.88	20.00	12.47	20.58	12.91	21.03	13.33	21.45	12.88	21.00	13.91	22.03	14.33	22.44
28	11.97	20.41	12.40	20.84	12.97	21.41	13.41	21.85	13.84	22.28	13.40	21.84	14.41	22.85	14.84	23.28
29	12.49	21.27	12.95	21.73	13.49	22.27	13.93	22.71	14.39	23.18	13.95	22.73	14.93	23.71	15.39	24.18
30	13.04	22.17	13.53	22.66	14.04	23.17	14.48	23.61	14.97	24.10	14.53	23.66	15.48	24.61	15.97	25.10
31	13.62	23.10	14.13	23.62	14.61	24.10	15.06	24.55	15.58	25.07	15.13	24.62	16.06	25.55	16.58	26.07
32	14.21	24.09	14.75	24.63	15.21	25.08	15.65	25.53	16.20	26.07	15.75	25.63	16.65	26.53	17.19	27.07
33	14.83	25.10	15.42	25.69	15.83	26.10	16.27	26.54	16.86	27.13	16.42	26.69	17.27	27.54	17.86	28.13
34	15.48	26.15	16.10	26.77	16.47	27.15	16.92	27.59	17.54	28.21	17.10	27.77	17.92	28.59	18.54	29.21
35	16.15	27.26	16.80	27.91	17.15	28.26	17.60	28.70	18.24	29.35	17.80	28.91	18.60	29.70	19.24	30.35
36	17.26	29.15	17.94	29.83	18.26	30.15	18.71	30.59	19.38	31.27	18.94	30.83	19.71	31.59	20.38	32.27
37	18.46		19.17		19.46		19.90		20.61		20.17		20.90		21.61	
38	19.73		20.47		20.73		21.17		21.91		21.47		22.17		22.91	
39	21.09		21.92		22.08		22.54		23.38		22.92		23.54		24.38	
40	22.54		23.46		23.54		24.01		24.93		24.46		25.01		25.93	
41	24.09		25.11		25.08		25.57		26.60		26.11		26.57		27.60	
42	25.74		26.85		26.74		27.24		28.35		27.85		28.24		29.35	
43	27.52		28.73		28.52		29.03		30.24		29.73		30.03		31.24	
44	29.42		30.73		30.42		30.96		32.28		31.73		31.96		33.28	
45	31.44		32.84		32.44		33.00		34.40		33.84		34.00		35.40	
46	33.62		35.12		34.62		35.19		36.69		36.12		36.19		37.69	

Payroll Deduction Term 20 ROP Life Insurance

TERM 20 ROP - WEEKLY

Level Amounts With Riders
 Base Death Benefit - \$100,000
 Policy Form CLI-153



Age at contract date	Base		Base with WP		Base with CTR		Base with ADB		Base with WP/ADB		Base with WP/CTR		Base with CTR/ADB		Base with WP/ADB/CTR	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
18	\$13.85	\$19.62	\$14.25	\$20.02	\$14.85	\$20.61	\$15.77	\$21.54	\$16.17	\$21.94	\$15.25	\$21.02	\$16.77	\$22.54	\$17.17	\$22.94
19	13.86	20.19	14.29	20.61	14.86	21.19	15.79	22.11	16.21	22.54	15.29	21.61	16.79	23.11	17.21	23.54
20	13.90	20.79	14.35	21.23	14.90	21.79	15.83	22.71	16.27	23.15	15.35	22.23	16.83	23.71	17.27	24.15
21	13.92	21.40	14.38	21.87	14.92	22.40	15.84	23.33	16.31	23.79	15.38	22.86	16.84	24.33	17.31	24.79
22	13.96	22.04	14.44	22.52	14.96	23.04	15.88	23.96	16.36	24.44	15.44	23.52	16.88	24.96	17.36	25.44
23	13.98	22.67	14.48	23.17	14.98	23.67	15.90	24.60	16.40	25.10	15.48	24.17	16.90	25.59	17.40	26.10
24	14.02	23.34	14.52	23.85	15.02	24.34	15.94	25.27	16.44	25.77	15.52	24.84	16.94	26.27	17.44	26.77
25	14.04	24.04	14.56	24.56	15.04	25.04	15.96	25.96	16.48	26.48	15.56	25.56	16.96	26.96	17.48	27.48
26	14.65	25.06	15.19	25.59	15.65	26.06	16.58	26.98	17.11	27.52	16.19	26.59	17.58	27.98	18.11	28.52
27	15.29	26.11	15.85	26.67	16.29	27.11	17.21	28.04	17.77	28.59	16.85	27.67	18.21	29.04	18.77	29.59
28	15.96	27.21	16.54	27.79	16.96	28.21	17.88	29.13	18.46	29.71	17.54	28.79	18.88	30.13	19.46	30.71
29	16.65	28.36	17.27	28.98	17.65	29.36	18.57	30.29	19.19	30.90	18.27	29.98	19.57	31.29	20.19	31.90
30	17.38	29.56	18.04	30.21	18.38	30.56	19.31	31.48	19.96	32.13	19.04	31.21	20.31	32.48	20.96	33.13
31	18.15	30.81	18.84	31.50	19.15	31.80	20.07	32.73	20.77	33.42	19.84	32.50	21.07	33.73	21.77	34.42
32	18.94	32.11	19.67	32.85	19.94	33.11	20.86	34.04	21.60	34.77	20.67	33.84	21.86	35.04	22.59	35.77
33	19.77	33.46	20.56	34.25	20.77	34.46	21.69	35.38	22.48	36.17	21.56	35.25	22.69	36.38	23.48	37.17
34	20.63	34.86	21.46	35.69	21.63	35.86	22.56	36.79	23.38	37.61	22.46	36.69	23.55	37.79	24.38	38.61
35	21.54	36.34	22.40	37.21	22.54	37.34	23.46	38.27	24.33	39.13	23.40	38.21	24.46	39.27	25.32	40.13
36	23.02	38.86	23.92	39.77	24.02	39.86	24.94	40.79	25.85	41.69	24.92	40.77	25.94	41.79	26.85	42.69
37	24.61		25.56		25.61		26.54		27.48		26.55		27.54		28.48	
38	26.31		27.29		27.31		28.23		29.21		28.29		29.23		30.21	
39	28.11		29.23		29.11		30.06		31.17		30.23		31.06		32.17	
40	30.06		31.29		31.05		32.02		33.25		32.28		33.02		34.25	
41	32.11		33.48		33.11		34.09		35.46		34.48		35.09		36.46	
42	34.32		35.81		35.32		36.33		37.81		36.81		37.32		38.81	
43	36.69		38.31		37.69		38.71		40.32		39.30		39.71		41.32	
44	39.23		40.98		40.23		41.29		43.04		41.98		42.29		44.04	
45	41.92		43.79		42.92		44.00		45.86		44.79		45.00		46.86	
46	44.82		46.83		45.82		46.92		48.92		47.82		47.92		49.92	

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