

The Cincinnati Life Insurance Company

Life Insurance

DO YOU HAVE ENOUGH LIFE INSURANCE?

Insure Your Family's Future



Replacement of an income stream is a crucial factor in determining the amount of life insurance needed for a family to continue its current standard of living. In most cases, the money earned by one or both spouses is critical to pay current expenses, meet debt obligations and save for the future. A disruption in earnings can significantly affect a family's well-being, especially in a time of crisis.

Life insurance proceeds needed to replace a spouse's earned income over specified periods of time

Net-income being replaced:		Lump sum death benefit needed to replace income for:		
Monthly	Annually	10 years	20 years	30 years
\$ 3,000	\$ 36,000	\$ 326,039	\$ 593,022	\$ 811,646
3,750	45,000	407,549	741,278	1,014,557
5,000	60,000	543,399	988,370	1,352,743
6,250	75,000	679,248	1,235,463	1,690,928
8,333	100,000	905,628	1,647,218	2,254,481
10,000	120,000	1,086,798	1,976,740	2,705,485
12,500	150,000	1,358,497	2,470,925	3,381,856
16,666	200,000	1,811,257	3,294,435	4,508,962
25,000	300,000	2,716,994	4,941,851	6,763,713

Assumptions: Figures above assume 2 percent growth and monthly income stream that will liquidate the principal balance over time.

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

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. Products available in most states.

Life insurance is for the living.



Everything Insurance Should Be®

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