

The future

is full of uncertainty, and the time to start planning is now. Plan for your child's financial future with LifeHorizons juvenile life insurance.

Cincinnati Life offers

You have a choice of three juvenile policies to insure the lives of young people ages 15 days through 16 years. Simplified underwriting procedures require the applicant to answer only three medical questions to determine insurability, eliminating the need for any medical exams or tests.

Whether you are looking for permanent or term life insurance to cover a child, Cincinnati has a LifeHorizons juvenile policy that meets your needs.

Protect your child now from the uncertainties of the future.

LifeHorizons Simplicity Universal Life Minor*

- Flexible premium payments, cash values and face amount allow policyholders to customize the policy to meet the needs of the insured now and into the future.
- Cash values grow on a tax-deferred basis.
- Provides protection to age 100.

LifeHorizons Guaranteed Whole Life

- Guaranteed premiums, death benefit, cash values and paid-up insurance amounts.
- Cash values grow on a tax-deferred basis.
- Provides guaranteed protection to age 121.

LifeHorizons Juvenile Convertible Term

- Low-cost term life insurance protection.
- Convertible between ages 20 and 26 to one of Cincinnati Life's permanent policies for up to five times the initial death benefit amount.
- \$30 annual premium for \$10,000 guaranteed death benefit and \$60 annual premium for \$20,000 guaranteed death benefit.

* Guaranteed cost factors could result in the policy values becoming exhausted prior to the policy maturity date. Coverage would terminate under such circumstances unless additional premium payments are made.

Juvenile policies and simplified underwriting available in most states. This is not a policy. For a complete statement of coverages and exclusions, please see the policy contract.



Term, Whole Life and Universal Life

