

Prepared for Dare to Compare by

Vijay

California

Face Amount: \$500,000 Age Last: 60 Nearest: 61 Male Preferred Plus Non-Smoker

- 1) Cincinnati Life Insurance Company - LifeHorizons Termsetter 10 P+
 2) United of Omaha Life Insurance Company - Term Life Answers 10 P+

Year	1) 10 Year	2) 10 Year
1	1,350.00	1,452.50
2	1,350.00	1,452.50
3	1,350.00	1,452.50
4	1,350.00	1,452.50
5	1,350.00	1,452.50
Accum.	6,750.00	7,262.50
<i>Index **</i>	<i>2.70</i>	<i>2.90</i>
6	1,350.00	1,452.50
7	1,350.00	1,452.50
8	1,350.00	1,452.50
9	1,350.00	1,452.50
10	1,350.00	1,452.50
Accum.	13,500.00	14,525.00
<i>Index **</i>	<i>2.70</i>	<i>2.90</i>
11	18,955.00*	36,502.50
12	21,335.00*	40,452.50
13	24,435.00*	45,012.50
14	27,815.00*	50,172.50
15	31,490.00*	55,842.50
Accum.	137,530.00	242,507.50
<i>Index **</i>	<i>14.56</i>	<i>25.27</i>
16	35,610.00*	61,902.50
17	40,215.00*	68,302.50
18	45,625.00*	74,992.50
19	52,030.00*	82,012.50
20	62,215.00*	89,582.50
Accum.	373,225.00	619,300.00
<i>Index **</i>	<i>27.67</i>	<i>46.01</i>

Legend: * indicates a rate with a projected value (not guaranteed)
 ** index refers to the Interest Adjusted Payment Index which reflects
 the average cost per thousand based upon an interest rate of 5%

NOTE: Every effort has been made to assure the accuracy of this information
 but we cannot guarantee accuracy and are not liable for errors or omissions.

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<i>Index **</i>	<i>2.70</i>	<i>2.90</i>
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Accum.	13,500.00	14,525.00
<i>Index **</i>	<i>2.70</i>	<i>2.90</i>
11	25,345.00	36,502.50
12	28,065.00	40,452.50
13	31,245.00	45,012.50
14	34,595.00	50,172.50
15	38,195.00	55,842.50
Accum.	170,945.00	242,507.50
<i>Index **</i>	<i>17.98</i>	<i>25.27</i>
16	42,115.00	61,902.50
17	46,535.00	68,302.50
18	51,675.00	74,992.50
19	57,645.00	82,012.50
20	64,335.00	89,582.50
Accum.	433,250.00	619,300.00
<i>Index **</i>	<i>32.32</i>	<i>46.01</i>

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Policy	A.M. Best Ratings**
1- Cincinnati Life Insurance Company	A VIII (12-12-14)
LifeHorizons Termsetter 10 (Preferred Plus Non-Smoker)	AMB # 06568
Renewable to 99, convertible to 70 (age last)	
10 Year Level Term Guaranteed level term with an annual premium of \$1,350.00 guaranteed for 10 years	
Other Modes: Monthly \$118.80, Quarterly \$357.75, Semi-Annual \$695.25	
2- United of Omaha Life Insurance Company	A+ XV (12-12-14)
Term Life Answers 10 (Preferred Plus Non-Tobacco)	AMB # 07164
Renewable to 95, convertible to 75 (age last)	
10 Year Level Term Guaranteed level term with an annual premium of \$1,452.50 guaranteed for 10 years	
Other Modes: Monthly \$127.09, Quarterly \$399.44, Semi-Annual \$755.30	

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