

# You could be paying too much for your term life insurance!

Term life insurance can help provide financial security for you and your family. But if your premiums renew each year, the cost of insurance could be more than you can afford.

LifeHorizons Termsetter 10-, 15-, 20-, 25- and 30-year level term plans can help. Term plans can be a cost-effective choice over a whole or universal life policy if you face growing responsibilities on a limited budget, if you expect your financial responsibilities to decrease after a limited period or if you simply want to free your funds for other uses.

<b>\$100,000 Coverage, Super Select Plus, Monthly Bank-O-Matic Rates</b>										
Issue Age	10-year plan		15-year plan		20-year plan		25-year plan		30-year plan	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30	\$9.06	\$8.80	\$9.77	\$9.42	\$10.56	\$9.59	\$12.14	\$11.09	\$12.85	\$11.44
40	10.30	9.68	11.18	11.00	13.11	11.62	16.90	14.70	17.95	15.05
50	16.19	13.73	20.68	16.46	25.08	19.62	34.41	26.22	37.40	28.16
60	33.18	24.90	43.21	31.06	58.61	40.92	103.22	73.30	NA	NA

<b>\$250,000 Coverage, Super Select Plus, Monthly Bank-O-Matic Rates</b>										
Issue Age	10-year plan		15-year plan		20-year plan		25-year plan		30-year plan	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30	\$12.10	\$11.66	\$13.42	\$12.54	\$14.74	\$13.20	\$19.14	\$16.06	\$20.90	\$17.16
40	14.30	13.20	16.94	15.84	20.90	18.04	29.70	24.20	31.68	26.40
50	26.84	23.32	36.96	28.60	46.64	35.64	68.64	52.14	75.68	56.54
60	66.00	46.86	87.34	60.72	121.22	83.38	226.16	148.50	NA	NA

<b>\$1,000,000 Coverage, Super Select Plus, Monthly Bank-O-Matic Rates</b>										
Issue Age	10-year plan		15-year plan		20-year plan		25-year plan		30-year plan	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30	\$29.48	\$26.84	\$34.76	\$30.36	\$40.92	\$34.76	\$55.00	\$44.44	\$64.68	\$53.24
40	36.52	33.00	47.08	42.68	60.28	54.12	99.88	79.64	109.56	87.56
50	84.92	70.84	123.64	99.88	158.84	121.00	244.20	182.60	268.84	206.36
60	240.68	172.04	320.76	210.76	443.96	311.96	772.20	559.24	NA	NA

**Call for a no-obligation quote.**



John H. Dark, CIC  
 Dark Insurance Agency, Inc.  
 256-234-5026  
 256-794-0616  
 Email: [jhdark@darkinsuranceagency.com](mailto:jhdark@darkinsuranceagency.com)



The Super Select Plus underwriting classification is not available to all insureds. Applicants are subject to the underwriting guidelines of The Cincinnati Life Insurance Company. These term life plans are available in most states. Premiums are guaranteed for the initial guarantee period and are subject to change after the guarantee period.

Form CLI-135 LifeHorizons Termsetter level term life insurance is provided by The Cincinnati Life Insurance Company.

Form CLI-20014

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**Fill out this form, and we'll contact you with a FREE quote!**

Return this portion to:

Dark Insurance Agency Inc.  
 John H. Dark  
 P.O. Box 506  
 Alexander City AL 35011

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone number \_\_\_\_\_

Years:  10  15  20  25  30  
 Amount of insurance coverage: \_\_\_\_\_  
 Date of birth: \_\_\_\_\_  
 Male  Female  
 Nonsmoker  Smoker  
 Amount of coverage for spouse/business associate: \_\_\_\_\_  
 Date of birth: \_\_\_\_\_  
 Male  Female  
 Nonsmoker  Smoker