

GUARANTEED WHOLE LIFE

Policy Forms CLI-155 and CLI-156

Purpose

Cincinnati Life's Guaranteed Whole Life is a nonparticipating, fully guaranteed permanent whole life insurance plan. Use whole life insurance for clients who prefer a combination of guarantees and cash value accumulation.

Issue ages and benefit limitations

We offer four payment options, based on actual age versus nearest age.

- Level-pay: 0-85 years
- 10-pay: 0-80 years
- Single-pay: 0-85 years
- Paid Up at 65: 0-54 years
- Maturity age: 121
- Minimum specified amount: \$10,000

Rates

Please refer to Life Quoting (Winflex) on the agency portal under My Tools. Contact your agency administrator if you do not have access to the Life Quoting application.

Features

- Fully guaranteed premiums, cash values, death benefit and reduced paid-up values
- Tax deferred cash value accumulation
- Permanent coverage that can never be cancelled, provided premiums are paid when due

Optional coverages*

Cincinnati Life offers optional benefit riders, varying by plan:

Optional Benefit Riders	Level-pay	10-pay	Single-pay	Paid Up at 65
Accelerated Benefit* (CLI-680-CV)	✓	✓	✓	✓
Chronic Illness and Terminal Illness Accelerated Benefit* (Available at issue only) (CLI-681-WL)	✓	✓	✓	✓
Accidental Death Benefit (CLI-684)	✓			✓
Children's Term (CLI-671)	✓			✓
Waiver of Premium (CLI-686)	✓			✓
Guaranteed Purchase Option (CLI-685)	✓			✓
Paid-Up Life Insurance Rider (CLI-682)	✓	✓		✓

* Available in most states. Accelerated Benefit Rider and Chronic Illness Rider cannot be combined on the same policy.



Everything Insurance Should Be®

Underwriting and eligibility

Cincinnati Life underwriting provides high-quality service. You can expedite the process by accurately completing the application, including all medical questions and all other state- or company-required forms and by submitting an informative cover letter.

For specific underwriting guidelines, log in to the agency portal and go to Marketing, Resources and Marketing Materials:

CLI-20019 – Life Underwriting Handbook

CLI-20102 – Underwriting Cover Letter Checklist

CLI-20041 – Medical Underwriting Requirements

Application

You can view, print and email forms and applications online at cinfin.com. Select Agents, Agency Portal and log in. Then go to Life, Resources and Life Forms Library. Applications and applicable forms may be completed online and then printed:

CLI-1030 – Individual Life Application

CLI-1019 – Lite Application

CLI-1031 – Chronic Illness Supplemental Application

The Life e-App is available for Individual Life and Lite Application only. You'll no longer worry about having the correct forms, incomplete information, faxing, postal service, time delays or missing signatures. You can access Cincinnati Life's electronic application process through the agency portal. To begin using the Life e-App, you will need your agency administrator to give you the Life e-App role.

Payment options

Offer your clients various ways to pay premiums along with the flexibility of paying annually, semiannually, quarterly or monthly.

Policyholders can choose to pay their premiums using several methods:

- **Pre-authorized withdrawal** – Policyholders can elect to have their payments withdrawn directly from their savings or checking accounts. They can initiate this process by completing Form CLI-6261, Pre-authorized Withdrawal Agreement.
- **Online** – Policyholders can visit cinfin.com, Sign In | Pay Bill, Make a Payment. They can use Visa®, MasterCard®, Discover® or American Express® cards or transfer funds from their checking, savings, PayPal or Venmo account. Policyholders need information from their current Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **Phone** – Policyholders can call 800-364-3400 to use an automated system to process payments. They can use Visa, MasterCard, Discover or American Express cards or transfer funds from their checking, savings, PayPal or Venmo account. Policyholders need information from their Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **U.S. Mail** – Policyholders can send a check or money order, payable to The Cincinnati Life Insurance Company, using the return envelope enclosed with their statement. Please advise policyholders to write their policy number on the check and include the bottom portion of their statement. Allow seven to 10 days for us to receive and process payments.

Payment methods can be changed at any time by calling 877-564-0214.

Marketing materials

You can view, print, email or order marketing materials for your state on the agency portal under Marketing, Resources and Marketing Materials:

Agent Guide	CLI-20028	Guaranteed Whole Life
Proposal Cover	CLI-20020	Choosing the Right Direction – Term vs. Permanent Life Insurance
Stuffer	CLI-20049	Business Continuation
Brochure	CLI-20067	Searching for Some Guarantees in Life
Proposal Cover	CLI-20069	Coverage for Life
Proposal Cover	CLI-20093	Taking Care of Business
Brochure	CLI-20128	Plan for Tomorrow Live for Today – Chronic Illness Rider

Cross serving

The Cincinnati Insurance Companies offer valuable products and services to help you increase your points of contact and develop relationships with your clients. Our family of companies offers life insurance and annuities as well as personal, commercial and surplus lines property and casualty insurance products that come with personal, local service and financial stability.

Neither the Cincinnati Life Insurance Company nor its affiliates or representatives offer tax or legal advice. Your client should consult with a tax advisor or attorney about his or her specific situation.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

Do not reproduce, post online or otherwise reuse this work, in whole or in part, without written permission. © 2025 The Cincinnati Life Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Mailing Address: P.O. Box 145496, Cincinnati, OH 45250-5496.

