

Life Insurance

# AGENT'S GUIDE TO UNIVERSAL LIFE INSURANCE

LifeSetter *Flex* UL  
Policy Form CLI-154



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The Cincinnati Life Insurance Company

**LIFESSETTER FLEX UL\***

LifeSetter *Flex* UL offers your clients a lifetime of coverage with competitive premiums.

**Features include:**

- Flexible guaranteed period with options up to age 121
- Single, limited or level pay options
- 24-month commissionable rolling target premium
- Catch-up provision
- Limited cash value accumulation

Please use the Cincinnati Life illustration software to calculate the appropriate premium. Complete rates are not provided for this product.

**Product features**

**Issue ages:** 18-75 years  
Based on the applicant's actual age versus nearest age.

**Maturity age:** 121

**Minimum Specified amount:** \$50,000

**Band ranges:**

- \$50,000-\$999,999
- \$1,000,000 and above

**Minimum guaranteed interest rate:** 2%

**Premium load:** Percent of premium: 20% for all years  
Per unit: level loads in all policy years varying by issue age, gender and risk class.

**Policy fee:** \$10 per month

**Surrender charges:** 19 years decreasing based on a rate per \$1,000

**Continuation of Coverage**

The death benefit displayed in the Guaranteed Death Benefit column on the Numeric Summary page and on the Tabular Detail page of the illustration indicates the length of time the policy is protected from lapse based on the illustrated pattern of premiums, face amount and cash flows.

Deviations from the illustrated amount or timing of premiums or transactions affect the Continuation of Coverage. ***Increases in specified amounts, loans or partial withdrawals will adversely affect the Continuation of Coverage.***

\* Available in most states.

**Optional benefit riders\***

**Accelerated Benefit Rider (CLI-680-CV)**

- Allows advanced payment of the death benefit if the insured has been diagnosed by a physician with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured’s life
- Maximum lifetime benefit is the lesser of 50% of death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500
- One advanced payment allowed per calendar year
- Available upon request at no charge
- Issue ages: 18-75 years

**Children’s Term Life Insurance Rider (CLI-671)**

- Term insurance for insured’s children who qualify for coverage. Covers any child, stepchild or legally adopted child from 15 days after birth until the policy anniversary nearest each child’s 25<sup>th</sup> birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50% if the covered child dies on or prior to the child’s first birthday
- Provides conversion opportunity for covered children at the policy anniversary date nearest each child’s 25<sup>th</sup> birthday for up to five times the death benefit of the in-force rider
- Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child’s 25<sup>th</sup> birthday
- Eligible child’s issue ages: 15 days-18 years
- Issue amounts and premiums:
  - \$10,000 – \$30 annual premium
  - \$20,000 – \$60 annual premium
- Issue ages: 18-60 years

\*Available in most states.

**Underwriting classifications**

**\$100,000 and above**

Preferred Plus, Preferred, Standard Plus, Standard Nonsmoker, Preferred Smoker, Standard Smoker

**\$50,000-\$99,999**

Standard Nonsmoker, Standard Smoker

**Class comparison based on multi-carrier software**

Cincinnati Life	Compulife	iPipeline	Term4Sale	VitalQuote
<b>Preferred Plus</b>	Preferred Plus Non-Smoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
<b>Preferred</b>	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
<b>Standard Plus</b>	Regular Plus Non-Smoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
<b>Standard Nonsmoker</b>	Regular Non-Smoker	Standard Non-Tobacco	Regular Non-smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
<b>Preferred Smoker</b>	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
<b>Standard Smoker</b>	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

**Underwriting requirements**

(All requirements are subject to underwriter discretion)

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70- above
Through \$99,999	A	A	A	C	C
\$100,000 - \$249,999	B	B	B	D	E
\$250,000 - \$500,000	B	B	D	D	E
\$500,001 - \$2,999,999	D	D	D	D	F
\$3,000,000	D	D	D	E	F
\$3,000,001 - \$5,000,000	G	G	G	H	I
\$5,000,001 - \$10,000,000	G	G	H	H	I
\$10,000,001 and above	G	H	H	H	I

Key
A. Nonmedical - medical history completed by agent (No Lite applications)
B. Amplified nonmedical exam, blood profile, urinalysis
C. Paramedic exam, urinalysis
D. Paramedic exam, blood profile, urinalysis
E. Paramedic exam, blood profile, urinalysis, EKG
F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment*
G. Paramedic exam, blood profile, urinalysis, telephone inspection report
H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*

\*Mature assessment must be completed by APPS or ExamOne

## Underwriting class criteria

	Preferred Plus	Preferred	Standard Plus
<b>Tobacco</b>	No use in 5 years, urine negative Celebratory cigar*	No use in 3 years, urine negative Celebratory cigar*	No cigarette use within 1 year; some tobacco users may qualify
<b>Cholesterol</b>	Total not > 240 Chol/HDL ratio 4.5 or less	Total not > 250 Chol/HDL ratio 5.0 or less	Total not > 280 Chol/HDL ratio 6.0 or less
<b>Blood pressure</b>	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+
<b>Personal history</b>	No cardiovascular disease or cancer history except basal cell and/or superficial squamous cell skin cancer	No cardiovascular disease or cancer history except basal cell and/or superficial squamous cell skin cancer	No ratable impairment or cancer history except basal cell and/or superficial squamous cell skin cancer
<b>Family history</b>	No cardiovascular or cancer death of a parent or sibling prior to 60  Disregard gender-specific cancers of the opposite sex, except for breast cancer	No more than 1 cardiovascular or cancer death in a parent prior to 60  Disregard gender-specific cancers of the opposite sex, except for breast cancer	No specific criteria
<b>Residence</b>	Permanent resident of U.S. for at least 3 years	Permanent resident of U.S. for at least 1 year	Permanent resident of U.S. for at least 1 year
<b>Avocations (hazardous)</b>	None – recreational SCUBA up to depths of 75 feet is acceptable	Available if no flat extra premium would be required and not hazardous	May have flat extra
<b>Aviation</b>	Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider  Private pilot with exclusion rider	Pilot and crew members on regularly scheduled passenger flights on major airlines  Private pilot with exclusion rider	Major airlines only, private aviation with flat extra or exclusion rider
<b>Motor Vehicle History</b>	No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation, suspension in last 3 years
<b>Alcohol/substance abuse</b>	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse
<b>Impairments</b>	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality

\* See Celebratory cigar exception on Page 5.

## Build chart

Maximum weights for Preferred Plus, Preferred and Standard Plus

Height	Weight					
	Male			Female		
Ft. In.	Pfd+	Pfd	Std+	Pfd+	Pfd	Std+
4 8	126	137	145	123	134	141
4 9	131	142	150	127	139	146
4 10	136	147	155	132	144	151
4 11	141	153	161	137	149	157
5 0	146	158	166	142	154	162
5 1	150	163	172	147	159	167
5 2	155	168	177	151	163	173
5 3	160	173	183	156	168	178
5 4	164	178	188	161	173	183
5 5	169	183	194	165	178	189
5 6	174	188	200	170	183	195
5 7	179	193	206	175	188	200
5 8	184	199	211	180	194	206
5 9	189	204	217	185	199	211
5 10	195	210	223	190	205	217
5 11	200	215	229	195	210	222
6 0	205	221	235	200	216	228
6 1	211	227	241	206	222	234
6 2	217	234	248	211	229	240
6 3	222	240	255	217	235	246
6 4	228	246	261	223	242	253
6 5	234	253	268	229	248	259
6 6	240	260	275	235	255	265
6 7	245	266	282	241	261	272

## Underwriting class criteria (cont'd)

### Standard Nonsmoker, Preferred Smoker and Standard Smoker

As with Preferred Plus, Preferred and Standard Plus the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
  - Standard Nonsmoker: Includes some tobacco (except cigarette) users who do not fit Standard Plus criteria.
  - Preferred Smoker (\$100,000 and above): Includes some tobacco users who do not fit Standard Nonsmoker criteria. **Smoking tobacco users applying for Preferred Smoker must:**
    - ▶ Meet Preferred medical requirements
    - ▶ Fit Preferred criteria, including Preferred Build Chart
  - Standard Smoker: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Smoker criteria.
- Other medical/nonmedical factors, such as the Preferred criteria listed on page 4

### Build chart

Maximum weights of both male and female for Standard Nonsmoker and Standard Smoker.

Height	Weight	Height	Weight
4' 8"	165	5' 8"	243
4' 9"	171	5' 9"	250
4' 10"	177	5' 10"	258
4' 11"	183	5' 11"	265
5' 0"	189	6' 0"	273
5' 1"	196	6' 1"	280
5' 2"	202	6' 2"	288
5' 3"	209	6' 3"	296
5' 4"	215	6' 4"	304
5' 5"	222	6' 5"	312
5' 6"	229	6' 6"	320
5' 7"	236	6' 7"	328

Weights that exceed the corresponding heights **may** be subject to an additional premium charge. Contact underwriting for more information.

### Substandard cases

You may write substandard cases using Standard Nonsmoker and Standard Smoker classifications.

Avocations may warrant a flat extra premium on an otherwise Standard Plus risk.

## Tobacco and marijuana usage

Use the following to help determine which underwriting class applies to your clients who use tobacco or marijuana products.

### Non-smoking tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

### Smoking tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Underwriting Classes	Non-smoking Tobacco Users	Smoking Tobacco Users
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years
Preferred	No use for three years Celebratory cigar allowed	No use for three years
Standard Plus	Eligible	No use for one year
Standard NS	Eligible	No use for one year
Preferred SM	Not eligible	Eligible
Standard SM	Not eligible	Eligible

### Celebratory cigar

Preferred Plus and Preferred consideration is available for applicants who meet all outlined class criteria, but smoke no more than six cigars per year. Urine specimen must be negative for nicotine.

**Marijuana**

- Smoking
- Edibles
- All other derivatives

These guidelines apply to ages 25 and above, with individual consideration available for ages 21-24 and assumes none of these exist:

- ADHD, anxiety disorder, depression or other psychiatric condition
- Asthma or COPD
- Adverse driving record
- Aviation
- Other illicit drug use, alcohol abuse or opioid use

Marijuana Use		
Underwriting Classes	Type	Frequency of Use
Preferred Plus	Inhaled/Edibles	2 times per month or less
Standard Plus	Inhaled/Edibles	3-8 times per month
Standard Nonsmoker	Inhaled/Edibles	9-12 times per month
Standard Nonsmoker Table 2 and up	Edibles	13 times per month or more*
Standard Smoker Table 2 and up	Inhaled	
Decline	Inhaled/Edibles	Daily use

\* For Type, if use includes both inhalation and edibles then refer to inhaled.

- **Medical Marijuana Use** – Class based upon medical history. Use nonsmoker classes unless Type is inhaled and frequency is 13 or more times per month, then use smoker classes.
- **Automatic decline** – Marijuana users under the age of 21



Everything Insurance Should Be®

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.

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