

PRODUCT UPDATE

Important information for life insurance producers and staff



Everything Insurance Should Be®

What – Decreased modal factors for all term plans

Highlights – We have decreased the premium modal factors on all Termsetter and Termsetter ROP plans, resulting in more competitive pricing. While we continue to offer a direct bill option for annual, semiannual and quarterly modes, monthly direct bill mode is no longer available.

Mode	Old	New
Semiannual	.515	.505
Quarterly	.265	.254
Monthly EFT	.088	.0845
List Bill	.088	.0845

Supporting Materials

The following materials are being updated and will be made available soon to view, print, email or order materials by visiting cinfm.com, and choosing Agent Login under Life, Resources and Marketing Materials.

Consumer Material:

- CLI-20003, Term Life Insurance for All Generations
- CLI-20014, Term Life Insurance at a Price You Can Afford
- CLI-20015, Don't Miss the Return
- CLI-20016, Term Life Insurance Protection That You Need...At a Price You Can Afford
- CLI-20170, Coverage and Choice in One Package
- CLI-20179-500, Coverage for Your Most Valuable Asset

Agent Material:

- CLI-20010, Agent's Guide to Term Life Insurance
- CLI-20011, Agent's Guide to Term ROP Life Insurance
- CLI-20144, Don't Let Opportunity Go Up in Smoke
- CLI-20156, Return of Premium Case Study

Additional Resources

Your Cincinnati Life sales field and headquarters representatives are here to help! Contact Life Field Services, 800-783-4480, for product questions or assistance with illustrations.

Please route this information to all Cincinnati Life producers in your agency.

Sincerely,

David L. Burbrink
Vice President
Life Field Services

Date: February 17, 2024

Effective: February 24, 2024

Applicable in: All states except NY

Transition Rule: New modal factors will apply to all Termsetter and Termsetter ROP applications with a policy date on or after February 24, 2024

