

BULLETIN

Important information for life insurance producers and staff



Everything Insurance Should Be®

What – Updated Termsetter Rates

Highlights – Cincinnati Life has applied a rate update to the Termsetter guaranteed level term portfolio. Additional changes include modified issue age ranges for some preferred smoker and standard smoker cells and a decreased, fully commissionable \$65 policy fee. View premium examples on the next page.

Other Key Features

- Rates based on actual age
- Non-cigarette tobacco users are eligible for nonsmoker rates
- 10-, 15-, 20-, 25- and 30-year guaranteed term period options
- Convertible through the end of the term period or the policy anniversary following the insured's 70th birthday, whichever comes first
- Minimum death benefit amount of \$25,000 (drop ticket minimum of \$100,000)

Supporting Materials

The following materials are being updated and will be made available soon to view, print, email or order on the agency portal under Life, Resources and Marketing Materials.

Consumer Material

- CLI-20003, Affordable Term Life Insurance for All Generations
- CLI-20014, Term Life Insurance at a Price You Can Afford
- CLI-20016, Term Life Insurance Protection You Need...at a Price You Can Afford
- CLI-20122, Protect All That You've Built
- CLI-20179-500, Coverage for Your Most Valuable Asset

Agent Material:

- CLI-20010, Agent's Guide to Term Life Insurance
- CLI-20157 Business Succession Planning

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: January 31, 2025

Effective: February 1, 2025

Applicable in: All states except CA and NY

Transition Period for Rates:

February 1, 2025–March 1, 2025

Applications signed and dated between February 1 and March 1, and received before March 8, will receive either the current rate or the new Termsetter rate, whichever is the most competitive rate.

All applications signed after March 1 or received after March 7 will receive the new Termsetter rates.

Term reprice annual premium carrier rankings

\$500,000											
	Age	Underwriting Class	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*
Male	29	Preferred	10	\$190	1	20	\$275	1	30	445	1
	29	Standard NS	10	295	1	20	400	1	30	700	1
	54	Preferred	10	920	2	20	1,550	2	30	3,105	2
	54	Standard NS	10	1,415	2	20	2,400	2	30	4,105	1
Female	29	Preferred	10	155	1	20	220	1	30	350	1
	29	Standard NS	10	250	1	20	335	1	30	535	1
	49	Preferred Plus	10	390	4	20	640	2	25	885	1
	54	Standard NS	10	990	2	20	1,640	1	25	2,545	1

\$1,000,000											
	Age	Underwriting Class	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*
Male	44	Standard NS	10	\$1,085	2	20	\$1,825	3	25	\$2,565	1
	49	Preferred	10	1,055	3	20	1,835	2	25	2,645	2
	59	Standard Plus	10	3,455	2	20	6,735	2	25	10,055	1
	59	Standard NS	10	4,265	2	20	8,155	2	25	11,465	1
Female	44	Preferred	10	555	2	20	895	3	25	1,225	2
	44	Standard NS	10	875	3	20	1,405	2	25	1,885	1
	59	Standard Plus	10	2,495	1	20	4,505	1	25	7,335	1
	59	Standard NS	10	2,925	1	20	5,545	1	25	8,465	1

\$5,000,000											
	Age	Underwriting Class	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*	Term Period	Premium	Carrier Ranking*
Male	44	Preferred Plus	15	\$3,365	2	20	\$4,565	3	25	\$6,715	1
	44	Standard NS	15	6,915	2	20	8,865	2	30	15,165	1
	54	Preferred	10	7,865	2	20	14,365	2	30	30,365	1
	54	Standard NS	10	13,615	5	20	23,665	2	30	39,565	1
Female	44	Standard Plus	10	3,465	5	20	5,515	1	30	9,265	1
	44	Standard NS	10	4,115	4	20	6,765	2	30	10,765	1
	54	Preferred	10	6,165	3	20	10,465	2	30	20,965	2
	54	Standard NS	10	9,415	3	20	15,565	2	30	31,015	1

*Carrier rankings by LifeTrends comparisons are accurate as of 1/05/2025



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