

## Voluntary Payroll Deduction Insurance

# PAYROLL DEDUCTION LIFE INSURANCE

Quality Insurance for You



### What is payroll deduction life insurance?

Payroll deduction life insurance is a voluntary program brought to employees by a professional insurance agent in the workplace. Employees may purchase life insurance coverage and pay premiums through the convenience of payroll deduction.

In the event of a claim, you may use insurance proceeds to help with:

- Unpaid medical bills
- Replacement income for survivors
- Final expenses, such as burial costs

### How can payroll deduction life insurance benefit you?

#### Lifetime protection

Your policy is secure. The Cincinnati Life Insurance Company will not cancel your policy as long as you pay the required premiums on time.

#### Financial security

Your policy provides security for those who depend upon you financially.

#### Convenience

Your premiums are paid through the convenience of payroll deduction, so you won't have to worry about remembering to write checks or submit payments.

#### Cost

You determine the coverage that fits your budget. Purchase insurance for as little as \$2 per week.

#### No medical examination

Medical examinations are not required, although issuance of the policy may depend upon answers to health-related questions in the application. If you apply for more than \$200,000, your agent arranges for you to do a blood profile and urine analysis and check your height, weight, blood pressure and pulse.

#### Family protection

Coverage is available for your spouse, children, stepchildren, legally adopted children and grandchildren, ages 15 days through 17 years. You also may apply for a policy for your children ages 18 through 25 who are full-time students, unmarried and not in military services.

#### Portable policy

You own your policy. If you leave your employer or retire, you may continue coverage by paying the premiums directly to Cincinnati Life at the same price with no change in coverage.



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 eligibility requirements. Products available in most states.

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