

# BULLETIN

Important information for life insurance producers and staff



Everything Insurance Should Be®

**What** – Guaranteed Whole Life reprice

**Highlights** – Cincinnati Life has applied an overall rate update to the Guaranteed Whole Life product portfolio.

### Key Features

- Guaranteed premiums, cash values and death benefit amount
- Reduced paid up and extended term options
- Level-pay, 10-pay, Single-pay and Paid Up at 65 premium options
- Paid-Up Life Insurance Rider increases the death benefit and cash value through the purchase of additional paid-up life insurance
- Tax-deferred cash value accumulation
- Rates based on actual age
- Non-cigarette tobacco users are eligible for nonsmoker rates
- Minimum death benefit amount of \$10,000

### Supporting Materials

Marketing materials have been updated. View, print, email or order materials at [cinfm.com](http://cinfm.com), Agent Login under Life, Resources and Marketing Materials.

### Consumer Material:

- CLI-20069, Coverage for Life
- CLI-20069-OR, Coverage for Life (Oregon only)
- CLI-20094 – Living with Peace of Mind – Accelerated Benefit Rider
- CLI-20128 – Plan for Tomorrow – Live for Today – Chronic Illness and Terminal Illness Accelerated Benefit Rider

### Agent Material:

- CLI-20028, Guaranteed Whole Life Agent Guide
- CLI-20028-A, Guaranteed Whole Life Agent Guide (California only)
- CLI-20153, Whole Life with Chronic Illness and Terminal Illness Accelerated Benefit Rider
- CLI-20157, Business Succession Planning
- CLI-GWL, Agent Product Marketing Guide

### 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:** September 26, 2023

**Effective:** October 3, 2023

**Applicable in:** All states except NY

### Transition Period for Rates:

**October 3, 2023-November 3, 2023**

Applications signed and dated between October 3 and November 3, and received before November 10, will be issued with the most competitive rate.

All applications that do not meet these deadlines will receive the new Guaranteed Whole Life rates.

