

## TAKE ADVANTAGE OF CINCINNATI LIFE'S PRODUCTS AND SERVICES

### A Foundation for Success



#### Company information

- The Cincinnati Insurance Companies – national multi-line carrier
- Financial Strength\*
  - AM Best: A+
  - Fitch: AA-
  - Standard & Poor's: A+
  - Comdex score: 89
- Relationship-driven culture
  - Team of 44 life sales field representatives providing local agency support
  - Headquarters team dedicated to supporting your agency

#### Underwriting advantages

- Non-cigarette tobacco and marijuana users eligible for nonsmoker rates
- Premium calculations based on actual age
- Rapid Review accelerated underwriting available for select products
- Direct access to your underwriter
- Advanced financial underwriting support

#### Rapid Review Accelerated Underwriting

- Issue ages: 18-50
- Available products: Term and Term ROP
- Death benefit amount: \$100,000-\$2 million
- Underwriting classifications: Standard Nonsmoker or better; includes non-smoking tobacco and marijuana users
- Not available to CA or NY residents
- All applications and offers are reviewed by an underwriter
  - Approximately 50% of applications receive an offer
  - All offers include reasoning for underwriting class

#### **Products**

##### Termsetter

- Minimum face amount: \$25,000
- Commissionable \$65 policy fee
- 10-, 15-, 20-, 25-, and 30-year options

##### Termsetter ROP

- Minimum face amount: \$25,000
- Policy flexibility with options at the end of the term period:
  - Receive a refund of all base premiums paid
  - Continue as reduced paid-up insurance
  - Convert to an eligible permanent insurance product
- 20-, 25-, and 30-year options

\*Ratings are specific to Cincinnati Life and are effective as of the edition date, under continuous review and subject to change and/or affirmation. For the latest financial strength ratings and information about our published rankings, independent surveys and studies, please visit [cinfins.com](http://cinfins.com).

## Termsetter and Termsetter ROP Conversion Options

Convertible through the end of the guaranteed term period or policy anniversary following the insured's 70<sup>th</sup> birthday, whichever comes first.

- Within the first five years of the contract date – all currently marketed permanent products
- After the fifth contract year – Guaranteed Whole Life (juvenile only), Pivot Whole Life and Pivot UL

## Guaranteed Whole Life

- Minimum face amount: \$10,000
- Non-participating product
- Guaranteed premium, death benefit and cash value with reduced paid-up option
- Level-pay, 10-pay, Single-pay and Paid Up at 65 payment options
- Maturity at age 121
- Paid-Up Life Insurance Rider
- Chronic Illness Rider

## LifeSetter Flex UL

- Minimum face amount: \$50,000
- Guaranteed UL product
- Flexible guaranteed period with options up to age 121 – no premiums due after age 100
- Flexible short-pay and limited guarantee designs available

## Heritage UL

- Minimum face amount: \$35,000
- Current assumption UL product
- Guaranteed insurability to age 121
- Chronic Illness Rider

## **Chronic Illness Rider**

- Available on Guaranteed Whole Life and Heritage UL
- Minimum specified amount: \$100,000
- Allows advanced payment of a portion of the death benefit if the insured is either:
  - Diagnosed by a licensed health care practitioner within the preceding 12 months as:
    - Permanently unable to perform two or more activities of daily living without substantial assistance due to loss of functional capacity, or
    - Requiring substantial supervision due to permanent severe cognitive impairment
  - Diagnosed by a physician with a terminal illness reasonably expected to result in death within 24 months
- One advanced payment allowed per calendar year
- Calculated as lesser of:
  - 25% of the difference between the death benefit and the residual death benefit, \$10,000 whole life or \$35,000 universal life, at the time of the first accelerated benefit payment; or
  - IRS per diem limitation multiplied by 365
- Whole Life Chronic Illness Rider Example:

\$250,000 - \$10,000 (whole life minimum face amount) = \$240,000  
\$240,000 x .25 = \$60,000 maximum annual payment

## **Portfolio Edge Plus Deferred Single and Flexible Premium Annuities**

- FPDA\*
  - 9-year surrender charge
  - No reset of surrender charges when a new deposit is made
  - \$10,000 minimum initial premium, \$25 monthly premium thereafter
- SPDA\*
  - 7-year surrender charge
  - \$10,000 minimum premium
- SPIA
  - Single and joint payout options
  - \$10,000 minimum premium
- Return of Premium Guarantee Rider, automatically included on contract
- Waiver of Surrender Charge Rider available at no charge
- Issue ages: 0-80

## **Advanced Markets**

- Director: Dane Albright, *dane\_albright@cinfinc.com* or 513-870-2847
- Services offered:
  - Financial underwriting assistance
  - Case preparation
  - Specimen documents
  - Product and planning advice
  - Seminars and workshops
  - Business valuations

## **Cincinnati Life Worksite Marketing**

- Voluntary payroll deduction life insurance product options
  - Term 10 and Term 20
  - Return of Premium Term 20
  - Whole Life Pay to 100 and Paid Up at 65
- Guaranteed issue offered at businesses with at least 15 eligible employees working 20 hours or more per week
- Coverage available for employees, spouses and dependent children and grandchildren
- Policies are individually owned and portable
- No medical examinations required
- Competitive advantages
  - Enrollment solutions available through Cincinnati Life
  - Expands benefits program at no direct cost to the employer
  - Improves employee retention
  - Rates are individual, unisex and smoker/nonsmoker

\*Not available in California

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Products and riders available in most states.

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