

TAKE ADVANTAGE OF CINCINNATI LIFE'S PRODUCTS AND SERVICES

A Foundation for Success



Everything Insurance Should Be®

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 cinfm.com.

Termsetter and Termsetter ROP Conversion Options

Convertible through the end of the guaranteed term period or policy anniversary following the insured's 70th 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) = $\$240,000$
 - $\$240,000 \times .25 = \$60,000$ 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@cinfin.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.

Do not reproduce, post online or otherwise reuse this work, in whole or in part, without written permission. © 2026 The Cincinnati Life Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Mailing Address: P.O. Box 145496, Cincinnati, OH 45250-5496.