Voluntary Payroll Deduction Insurance

PAYROLL DEDUCTION TERM LIFE INSURANCE

Policy Form CLI-157 – Term 10 and 20 Life Insurance



Form CLI-20082-R (9/26)

THE CINCINNATI LIFE INSURANCE COMPANY

Everything Insurance Should Be®

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PRODUCT FEATURES AND GUIDELINES

Plan

Term 10 and 20 life insurance offers competitively priced term insurance protection guaranteed to remain level for a period of 10 or 20 years. Additional features include:

- Renewable to age 100
- Annually renewable term rates begin at the end of the term period
- Convertible prior to the end of guaranteed period or the policy anniversary following your 70th birthday, whichever comes first

Classifications

Unisex and nonsmoker/smoker

Issue ages

Employee

- Term 10: 18-70 years
- Term 20: 18-60 years

Face amounts

Employee

Term 10 and Term 20: $25,000-$150,000

Underwriting

Guaranteed issue – requires no medical questions

- Groups with 15 or more eligible employees
- One-on-one meetings with all eligible employees are mandatory
- Combination of worksite life insurance products allowed

Optional benefit riders*

Accidental Death Benefit Rider (CLI-684)

- Issue ages: 18-60 years
- Benefit expires at age 70

Children's Term Life Insurance Rider (CLI-671)

- Issue ages: 18-60 years
- Eligible child's age: 15 days-18 years
- Benefit amount: $10,000
- Premium of $1 per week covers all eligible children
  - On the date of the application, eligible children include any child, stepchild or legally adopted child
  - After application, eligible children include any child born to or legally adopted by insured
- Conversion opportunity provided for covered individuals of the in-force rider at the policy anniversary date nearest age 25 for up to $50,000
- Rider terminates on the policy anniversary following the insured's 65th birthday

Waiver of Premium Rider (CLI-686)

- Issue ages: 18-60 years
- Premium waived if the insured becomes totally disabled for six consecutive months
- Benefit expires on the policy anniversary following the insured's 65th birthday, unless totally disabled at expiry date

Accelerated Benefit Rider (CLI-680-T)

- Term 10: Issue ages 18-70
- Term 20: Issue ages 18-60
- No additional charge
- Policyowner may request up to 50% of the policy's face amount if insured has been diagnosed by a physician with a terminal illness that is reasonably expected to result in death within 24 months or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- One advanced payment is allowed per calendar year
- Maximum lifetime benefit available is the lesser of 50% of the death benefit or $250,000
- Minimum benefit that can be advanced is $2,500

* Rider eligibility subject to issue age limitations of the base policy.

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 and riders available in most states.

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