

PRODUCT UPDATE

Important Information for Life Insurance Producers and Agency Staff



Everything Insurance Should Be®

What – We’ve replaced LifeSetter UL with the new, more flexible LifeSetter *Flex* UL

Highlights – With the new LifeSetter *Flex* UL, you can offer your clients flexibility and guarantees in one, customizable policy.

Tailor LifeSetter *Flex* to choose:

- Single, limited or level pay options
- Dial-a-Guarantee death benefit
- Unlimited catch-up periods
- Premiums that are payable to age 100, with coverage continuing to age 121

Rate considerations:

- Updated rates reflect 2017 mortality rates and the new Principle-Based Reserving required of all carriers by the end of 2019.
- Rates are based on actual age instead of nearest age.
- Rate class names are updated to be consistent with all other Cincinnati Life insurance products:

Previous Rate Class Name	Updated Rate Class Name
Super Select Plus	Preferred Plus
Select Plus	Preferred
Select	Standard Plus
Ultra Standard	Standard Nonsmoker
Preferred Standard	Preferred Smoker
Standard	Standard Smoker

Supporting materials

The agent guide includes the new premium rates and underwriting classes. View, print, email or order the materials listed below on CinciLink under Quick Links and Marketing Materials.

Agent Material:

- CLI-20054 Lifesetter *Flex* UL Agent Guide
- CLI-LSTR Agent Product Marketing Guide

Additional Resources

- Your Cincinnati Life sales field and headquarters representatives are here to help!
- Illustrations may be generated through the WinFlex Illustration System or by contacting Life Field Services, 800-783-4480.

Please route this information to all Cincinnati Life producers in your agency.

Sincerely,

David L. Burbrink
Vice President
Life Field Services

Date: December 28, 2018

Effective: December 29, 2018

Applicable in: All states except New York

Transition Period for Rates:

LifeSetter UL applications must be signed and dated on or before January 11 and received at our headquarters by January 22, 2019. All applications signed after January 11, 2019 will be issued as the LifeSetter *Flex* UL product.

For additional information, contact your Cincinnati Life Sales Field Representative