

PRODUCT UPDATE

Important Information for Life Insurance Producers
and Agency Staff



Everything Insurance Should Be®

What – Termsetter ROP reprice with age range and conversion privilege updates

Highlights – Updated rates reflect 2017 mortality rates and the new Principle-Based Reserving required of all carriers by the end of 2019

Key Features

Revised premium rates provide some of the most competitive rates in the marketplace, with improved rates for younger ages and longer durations

- Expanded issue age ranges, providing more options for older prospective insureds
 - 20 Year: 18-65
 - 25 Year: 18-60
 - 30 Year: 18-55
- 20-, 25- and 30-year guaranteed term period options
- Convertible to an eligible permanent insurance product at the earlier of age 70 or the end of the term period
- Minimum death benefit amounts of \$25,000
- Rates based on actual age
- Non-cigarette tobacco users are eligible for non-smoker rates

Supporting materials

The agent guide has been updated to include the new premium rates, age ranges and conversion privilege language. View, print, email or order the materials listed below on CinciLink® under Quick Links and Marketing Materials.

Consumer Material:

- CLI-20015, Don't Miss the Return
- CLI-20122, Protect All That You've Built
- CLI-20122-OR, Protect All That You've Built
- CLI-20143, Protection Now, Options Later

Agent Material:

- CLI-20011, Termsetter ROP Agent Guide
- CLI-20011-CA, Termsetter ROP Agent Guide (CA only)
- CLI-TROP, 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 at 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: May 24, 2019

Effective: Immediately

Applicable in: All states except CA, DC and NY

Transition Period for Rates:

May 27, 2019 – June 17, 2019

Applications signed and dated before June 18, 2019, and received in our office by June 24, 2019, will be issued with the old Term ROP rates.

June 18, 2019

All applications signed and dated on or after June 18, 2019, and/or received after June 24, 2019, will receive the new Term ROP rates.