

# PRODUCT UPDATE

Important Information for Life Insurance Producers  
and Agency Staff



Everything Insurance Should Be®

**What** – *New* cash accumulation Universal Life Insurance Plans and *new* Term Conversion options!

**Product Highlights** – Effective December 7, you can offer clients flexible, cash accumulation focused, permanent life insurance protection with Cincinnati Life's *new* Heritage UL and Pivot UL products.

**Key features:** Heritage UL and Pivot UL replaces Simplicity UL. These new products combine affordable permanent protection with the potential for cash value growth. Consider the following issue age options:

- New issues
  - Heritage UL: 18-80
  - Pivot UL: 0-17
- Term conversions
  - Pivot UL: 0-70

**Updated Conversion Program** – With Cincinnati Life's term conversion program, you can offer clients the ability to convert an existing term policy to a permanent plan of protection without additional underwriting. Product options vary based on the contract year of the policy being converted.

## November 18, 2019 – December 6, 2019

All conversion requests signed by December 6, 2019, and received in our office by December 13, 2019, are eligible for conversion as follows:

- If converting **within the first five years** of the contract date:
  - LifeSetter *Flex* UL
  - Simplicity UL
  - Guaranteed Whole Life
- If converting **after the fifth** contract year:
  - Simplicity UL
  - Guaranteed Whole Life

Please note:

- Applications for Simplicity UL must be received at our headquarters by December 13, 2019
- 1035s must include the first monthly premium as cash with application
- No Simplicity UL policies will be issued after December 31, 2019, **no exceptions**

**Date:** November 25, 2019

**Effective:** December 7, 2019

**Applicable in:** All states  
except CA, DE, NY

## December 7, 2019

All conversion requests signed after December 6, 2019, and/or received in our office after December 13, 2019, will not be eligible to convert to Simplicity UL.

- If converting **within the first five years** of the policy date:
  - LifeSetter *Flex* UL – available for issue ages 18-70
  - Heritage UL – available for issue ages 18-70
  - Pivot UL – available for issue ages 0-17
  - Guaranteed Whole Life – available for issue ages 0-70
- If converting **after the fifth** contract year:
  - Pivot UL – available for issue ages 0-70

On December 7, WinFlex software will automatically be updated with the new product.

### Additional Resources

- Your Cincinnati Life sales field and headquarters representatives are here to help!
- Illustrations may be generated after December 6 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



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