

## Life Insurance

# THE CINCINNATI ADVANTAGE

Partnering for Success



### Committed to your success

The Cincinnati Life Insurance Company operates exclusively through independent agencies, and we are committed to offering the products you need to meet your clients' needs.

### Simple, quality insurance products

- **Term:** 10- to 30-year guaranteed term periods; level premium and death benefit guaranteed for duration of specified term with the option to convert
- **Return of Premium Term:** 20-, 25- and 30-year guaranteed term periods; the same features and conversion options as level premium term, plus cash value accumulation and a reduced paid-up option
- **Guaranteed Whole Life:** nonparticipating policy with level-pay, 10-pay, single-pay and paid up at 65 payment options; offers continuous protection with guaranteed death benefits, premiums, cash values, extended term options and reduced paid up amounts
- **Guaranteed Universal Life to age 121:** guaranteed premiums and death benefits, with limited-pay options and a competitive catch-up provision
- **Traditional Universal Life:** affordable, permanent life insurance with the flexibility necessary to design a policy to meet individual needs
- **Deferred Annuities:** flexible and single premium deferred plans; return-of-premium feature eliminates risk of losing initial premium; no-charge optional rider waives surrender charges if owner is terminally ill or confined to a hospital or long-term care facility
- **Chronic Illness Rider:** available on some traditional permanent plans; allows access to the residual death benefit one time per calendar year if the insured is deemed chronically or terminally ill
- **Voluntary Payroll Deduction:** individual products for voluntary employee benefits for employee groups using competitive term and permanent plans



## Competitive advantages

### Direct access to headquarters associates

You have a dedicated support team comprised of headquarters associates within each business unit including a case manager, case designers and an underwriter who writes for all cases. You will have direct access to that underwriter, which allows for conversations about a risk rather than informal applications.

### Actual age advantage

Premiums are based on the insured's actual age, not nearest age.

### Tobacco perspective

Non-cigarette tobacco users are eligible for standard plus nonsmoker rates.

"Occasional" cigar users may qualify for preferred plus classification – six cigars or fewer per year with negative specimen.

### Build charts

When underwriting healthy individuals that fall outside of "normal" height and weight guidelines, our build charts allow for more underwriting flexibility.

### Family history

Underwriting guidelines allow for a Preferred rating with a cardiovascular or cancer-related death of one parent prior to age 60.

### Financial strength

Your clients deserve insurance from an industry leader. A.M. Best rates Cincinnati Life A+ (Superior), citing its strong balance sheet, overall good credit quality in its investment portfolio, positive premium growth trends in its core ordinary life line of business and integral role within Cincinnati Financial Corporation.



*Everything Insurance Should Be®*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

Ratings are effective as of the edition of this form, 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 [cinfin.com](http://cinfin.com).

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