

## PRODUCT UPDATE

Important Information for Life Insurance Producers  
and Agency Staff



Everything Insurance Should Be®

**What –** Termsetter ROP reprice with age range updates

**Highlights –** Updated rates reflect new nonforfeiture interest rate. Issue age ranges have been revised for all term periods.

- 20 year: 18-60
- 25 year: 18-55
- 30 year: 18-50

### Key Features

- 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 nonsmoker rates

### Supporting materials

The agent's guide and additional marketing pieces will be available June 16, 2021. View, print, email or order these materials on the agency portal under Life, Resources 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 (Oregon only)
- CLI-20170, Coverage and Choice in One Package

### Agent Material:

- CLI-20011, Termsetter ROP Agent Guide
- CLI-20011-CA, Termsetter ROP Agent Guide (California only)
- CLI-20156, Term ROP Case Study
- CLI-TROP, Agent Product Marketing Guide

### Additional Resources

Your Cincinnati Life sales field and headquarters representatives are here to help! Contact Life Field Services, 800-783-4480, for product questions or assistance with illustrations.

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

Sincerely,

David L. Burbrink  
Vice President  
Life Field Services

**Date:** May 11, 2021

**Effective:** June 16, 2021

**Applicable in:** All states except DC and NY

**Transition Period for Rates:**  
**May 15, 2021 – June 15, 2021**

Applications signed and dated before June 16, 2021, and received in our office by June 22, 2021, will be issued with the old Term ROP rates.

### June 16, 2021

All applications signed and dated on or after June 16, 2021, or received after June 22, 2021, will receive the new Term ROP rates.

Quoting software, agent guides and marketing materials will automatically update with the new rates on June 16, 2021.

