

Life Insurance

AGENT’S GUIDE TO
UNIVERSAL LIFE INSURANCE

Heritage UL
Policy Form CLI-167



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Heritage UL offers your clients affordable, permanent life insurance with the flexibility to take on life’s ever-changing needs.

Features include:

- Low-cost, permanent universal life insurance
- Guaranteed insurability to age 121
- Five-year, no lapse guarantee period
- Tax-deferred cash value accumulation



Everything Insurance Should Be®

Product Features

Issue ages: 18-80

Based on the applicant's actual age versus nearest age.

Maturity age: 121

Minimum specified amount: \$35,000

Band ranges: – \$35,000-\$99,999 – \$100,000 and above

Death benefit option:

A – Level death benefit

B – Death benefit + policy value

Minimum guaranteed interest rate: 2%

Premium load: Percent of premium: 30% for all years

Policy fee: \$10 per month

Surrender charges:

Year	Percentage	Year	Percentage
1	100	11	50
2	94	12	45
3	88	13	40
4	82	14	35
5	76	15	30
6	72	16	25
7	68	17	20
8	64	18	15
9	60	19	10
10	55	20	0

No Lapse Guarantee

Provided there is no indebtedness to the policy, the cumulative no lapse guarantee premiums will keep the policy in force for 60 months, regardless of the monthly deductions or interest rate credited to the policy.

Optional benefit riders

Accelerated Benefit Rider (CLI-650-CV)

- Available upon request at no charge
- Allows advanced partial payment of death benefit if the insured is diagnosed with a terminal illness that will result in death in less than 24 months
- Not intended or designed to provide health or long-term care insurance
- Maximum benefit is the lesser of 50 percent of the death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500
- No limitation of the number of advanced payments per year
- Issue ages: 15 days-80 years

Children's Term Life Insurance Rider (CLI-671)

- Term insurance for insured's children who qualify for coverage. Covers any child, stepchild or legally adopted child from 15 days after birth until the policy anniversary nearest each child's 25th birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50 percent if the covered child dies on or prior to the child's first birthday
- Provides conversion opportunity for covered children at the policy anniversary date nearest each child's 25th birthday for up to five times the death benefit of the in-force rider
- Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child's 25th birthday
- Issue ages: 18-60 years
- Eligible child's issue ages: 15 days-18 years
- Issue amounts and premiums:
 - \$10,000 – \$30 annual premium
 - \$20,000 – \$60 annual premium

Accidental Death Benefit Rider (02470)

- Pays an additional death benefit amount for deaths that result from an accident within 120 days after the injury
- Issue ages: 1-60 years
- Issue amounts: \$35,000-\$500,000 (not to exceed face amount of base policy)

Disability Waiver of Monthly Deductions Rider (02201)

- After four consecutive months of total disability, this benefit waives the monthly deduction, which includes the cost of any riders selected, during the total disability of the primary insured
- Issue ages: 15 days-60 years

Insured Insurability Rider (02400)

- Guarantees the option to purchase additional amounts of insurance on future option dates without providing evidence of insurability
- Exercisable at ages 22, 25, 28, 31, 34, 37 and 40 years
- Alternate option dates include the purchase of a home, marriage of the insured, and birth or legal adoption of a child
- Issue limits: \$5,000 – \$25,000
- Issue ages: 18-37 years

Underwriting classifications

\$100,000 and above

Preferred Plus, Preferred, Standard Plus, Standard
Nonsmoker, Preferred Smoker, Standard Smoker

\$10,000-\$99,999

Standard Nonsmoker, Standard Smoker

Underwriting class comparison based on multi-carrier software

Cincinnati Life	Compulife	iPipeline	Term4Sale	VitalQuote
Preferred Plus	Preferred Plus Non-Smoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
Preferred	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
Standard Plus	Regular Plus Non-Smoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
Standard Nonsmoker	Regular Non-Smoker	Standard Non-Tobacco	Regular Non-smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
Preferred Smoker	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
Standard Smoker	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

Medical underwriting requirements

Amounts applied for and in force with Cincinnati Life:

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70- above
Through \$99,999	A	A	A	C	C
\$100,000 - \$250,000	B	B	B	D	E
\$250,001 - \$500,000	B	B	D	D	E
\$500,001 - \$999,999	D	D	D	E	F
\$1,000,000 - \$3,000,000	G	G	G	H	I
\$3,000,001 - \$5,000,000	G	G	H	H	I
\$5,000,001 and above	H	H	H	J	K

Ages 0 through 17 are all nonmedical, subject to special request by the underwriter. Teleunderwriting Lite applications are not appropriate for these ages

Key
A. Nonmedical – medical history completed by agent (no Lite applications)
B. Amplified nonmedical exam, blood profile, urinalysis
C. Paramedic exam, urinalysis
D. Paramedic exam, blood profile, urinalysis
E. Paramedic exam, blood profile, urinalysis, EKG
F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment* (TIR \$750,000+)
G. Paramedic exam, blood profile, urinalysis, telephone inspection report
H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*
J. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, chest X-ray**
K. MD exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*, chest X-ray**

* Mature assessment must be completed by APPS or ExamOne.

** Chest X-ray is required only if applicant is a smoker or has smoked within one year.

Underwriting classification criteria

	Preferred Plus	Preferred
Tobacco	No use in 5 years, urine negative Celebratory cigar*	No use in 3 years, urine negative Celebratory cigar*
Cholesterol	Total not > 240 Chol/HDL ratio 4.5 or less	Total not > 250 Chol/HDL ratio 5.0 or less
Blood pressure	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+
Personal history	No cardiovascular disease or cancer history except basal cell	No cardiovascular disease or cancer history except basal cell
Family history	No cardiovascular or cancer death of a parent or sibling prior to 60 Disregard gender-specific cancers of the opposite sex, except breast cancer	No more than 1 cardiovascular or cancer death in a parent prior to 60 Disregard gender-specific cancers of the opposite sex, except breast cancer
Residence	Permanent resident of U.S. for at least 3 years	Permanent resident of U.S. for at least 1 year
Avocations (hazardous)	None – recreational SCUBA up to depths of 75 feet is acceptable	Available if no flat extra premium would be required and not hazardous
Aviation	Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider Private pilot with exclusion rider	Pilot and crew members on regularly scheduled passenger flights on major airlines Private pilot with exclusion rider
Motor Vehicle History	No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation or suspension in last 5 years
Alcohol/substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse
Impairments	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality

* See Celebratory cigar exception on Page 10.

Standard Plus
No cigarette use within 1 year; some tobacco users may qualify
Total not > 280 Chol/HDL ratio 6.0 or less
Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+
No ratable impairment or cancer history except basal cell
No specific criteria
Permanent resident of U.S. for at least 1 year
May have flat extra
Major airlines only, private aviation with flat extra or exclusion rider
No DUI, reckless operation, revocation, suspension in last 3 years
No history of, or treatment for, alcohol or substance abuse
No diseases, disorders or activities that would affect mortality

Build chart

Maximum weights for Preferred Plus, Preferred and Standard Plus

Height	Weight					
	Male			Female		
Ft. In.	Pfd+	Pfd	Std+	Pfd+	Pfd	Std+
4 8	126	137	145	123	134	141
4 9	131	142	150	127	139	146
4 10	136	147	155	132	144	151
4 11	141	153	161	137	149	157
5 0	146	158	166	142	154	162
5 1	150	163	172	147	159	167
5 2	155	168	177	151	163	173
5 3	160	173	183	156	168	178
5 4	164	178	188	161	173	183
5 5	169	183	194	165	178	189
5 6	174	188	200	170	183	195
5 7	179	193	206	175	188	200
5 8	184	199	211	180	194	206
5 9	189	204	217	185	199	211
5 10	195	210	223	190	205	217
5 11	200	215	229	195	210	222
6 0	205	221	235	200	216	228
6 1	211	227	241	206	222	234
6 2	217	234	248	211	229	240
6 3	222	240	255	217	235	246
6 4	228	246	261	223	242	253
6 5	234	253	268	229	248	259
6 6	240	260	275	235	255	265
6 7	245	266	282	241	261	272

Underwriting classification criteria (con't)

Standard Nonsmoker, Preferred Smoker and Standard Smoker

As with Preferred Plus, Preferred and Standard Plus the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
 - Standard Nonsmoker: Includes some tobacco (except cigarette) users who do not fit Standard Plus criteria
 - Preferred Smoker: (\$100,000 and above) Includes some tobacco users who do not fit Standard Nonsmoker criteria. **Smoking tobacco users applying for Preferred Smoker must:**
 - Meet Preferred medical requirements
 - Fit Preferred criteria, including Preferred Build Chart
 - Standard Smoker: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Smoker criteria.
- Other medical/nonmedical factors, such as the Preferred criteria listed on page 8-9

Build Chart

Maximum weights of both male and female for Standard Nonsmoker and Standard Smoker.

Build			
Height	Weight	Height	Weight
4' 8"	165	5' 8"	243
4' 9"	171	5' 9"	250
4' 10"	177	5' 10"	258
4' 11"	183	5' 11"	265
5' 0"	189	6' 0"	273
5' 1"	196	6' 1"	280
5' 2"	202	6' 2"	288
5' 3"	209	6' 3"	296
5' 4"	215	6' 4"	304
5' 5"	222	6' 5"	312
5' 6"	229	6' 6"	320
5' 7"	236	6' 7"	328

Weights that exceed the corresponding heights may be subject to an additional premium charge. Contact underwriting for more information.

Tobacco classification guide

If you still aren't sure what tobacco class your client fits in, review the following to see how Cincinnati Life classifies the various products.

Non-smoking tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

Smoking tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Underwriting Classes	Non-smoking Tobacco Users	Smoking Tobacco Users
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years
Preferred	No use for three years Celebratory cigar allowed	No use for three years
Standard Plus	Eligible	No use for one year
Standard NS	Eligible	No use for one year
Preferred SM	Not eligible	Eligible
Standard SM	Not eligible	Eligible

Marijuana

- Smoking
- Edibles
- All other derivatives

Monthly Marijuana Use			
Age	Up to 2 times	3-7 times	8 times or more
18-29	Standard Smoker	Standard Smoker	Standard Smoker Table 2 to Decline
≥ 30	Standard Nonsmoker*	Standard Smoker	Standard Smoker Table 2 to Decline

*Can be considered for up to Preferred Plus rates if use is no more than one time monthly and urine is negative.

Substandard Cases

You may write substandard cases using the Standard Nonsmoker and Standard Smoker classifications.

Avocations may warrant a flat extra premium on an otherwise Standard Plus risk.

Celebratory cigar exception

Cincinnati Life offers Preferred Plus and Preferred consideration for applicants who meet all the outlined class criteria other than having smoked celebratory cigars. This allows for no more than six cigars per year and a urine specimen must be negative for nicotine. The Celebratory cigar exception is **available by request only**.

Here is how to apply for this exception:

- Bring the exception to your underwriter's attention and include a cover letter
- For full applications, be sure to include the number of cigars smoked in the past year when completing the tobacco questions
- For the Life e-App, indicate the request and the number of cigars smoked per year in the agent cover letter during the Life e-App process
- For the Lite application process, if the client indicates cigar use during the phone interview, ExamOne asks how many cigars the client has smoked in the prior year



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.

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