

Life Insurance

AGENT'S GUIDE TO WHOLE LIFE INSURANCE

Guaranteed Whole Life Level Pay, 10 Pay and Paid up at 65

Policy Form CLI-155

Guaranteed Whole Life Single Pay

Policy Form CLI-156



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GUARANTEED WHOLE LIFE*

Guaranteed Whole Life offers clients continuous protection and a guaranteed death benefit with four payment options.

Features include:

- Paid-Up Life Insurance Rider increases the death benefit and cash value through the purchase of additional paid-up life insurance
- Level-pay, 10-pay, single-pay and Paid Up at 65 premium options
- Tax-deferred cash value accumulation
- Permanent coverage that can never be canceled, provided premiums are paid when due
- Various optional benefit riders to tailor the plan to suit your clients' individual needs

Use Guaranteed Whole Life to provide liquidity to cover estate settlement expenses, to convert current term insurance to a guaranteed, permanent plan or to provide guaranteed cash value and death benefit to fund future business needs.

* Available in most states.

Product features

- Issue ages:**
- Level-pay: 0-85 years
 - 10-pay: 0-80 years
 - Single-pay: 0-85 years
 - Paid Up at 65: 0-54 years

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

Maturity age: 121

Minimum specified amount: \$10,000

Banding: \$10,000-\$99,999
\$100,000 and above

Annual policy fee: \$50 (fully commissionable)

Modal factors: .515 Semiannual
.265 Quarterly
.088 Bank Draft*
.088 List bill

* \$10 minimum modal premium.

Optional benefit riders*

Accelerated Benefit Rider (CLI-680-CV)

- Allows advanced payment of the death benefit if the insured has been diagnosed by a physician with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- Maximum lifetime benefit available is the lesser of 50% of the death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500
- One advanced payment allowed per calendar year
- Available on all plans at no charge
- Cannot be combined with Chronic Illness and Terminal Illness Accelerated Benefit Rider
- Issue ages: 15 days-85 years

Chronic Illness and Terminal Illness Accelerated Benefit Rider (CLI-681-WL)

- Allows advanced payment of a portion of the death benefit if the insured is:
 - diagnosed by a licensed health care practitioner as being chronically ill within the preceding 12 months, OR
 - diagnosed by a physician with a terminal illness that is reasonably expected to result in death within 24 months
- One advanced payment allowed per calendar year
- Minimum benefit that can be advanced is \$10,000
- Maximum lifetime benefit available is the lesser of \$1,000,000 and the policy death benefit minus \$10,000
- Available on all plans at issue only
- Cannot be combined with Accelerated Benefit Rider
- Not available above Table 2
- Minimum specified amount: \$100,000
- Issue ages: 15 days-70 years

* Available in most states.

Optional benefit riders* (cont'd)

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% 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
- Eligible child's issue ages: 15 days-18 years
- Issue amounts and premiums:
 - \$10,000 – \$30 annual premium
 - \$20,000 – \$60 annual premium
- Available on Level-pay and Paid Up at 65
- Issue ages: 18-60 years

Paid-Up Life Insurance Rider (CLI-682)

- Increases the death benefit and cash value through the purchase of additional paid-up life insurance
- Minimum benefit amount: Base policy benefit plus rider benefit must be equal to or greater than \$100,000
- Available on Level-pay, 10-pay and Paid Up at 65
- Not available above Table 4
- Issue ages: 0-85

Accidental Death Benefit Rider (01901)

- In the event of accidental bodily injury, this rider pays an additional death benefit amount for deaths that occur within 120 days after the injury
- Available on Level-pay and Paid Up at 65
- Issue limits: \$10,000-\$500,000 (not to exceed face amount of base policy)
- Issue ages: 1-60 years

Optional benefit riders* (cont'd)

Insured Insurability Rider (01903)

- 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: \$10,000-\$25,000 (not to exceed face amount of base policy)
- Available on Level-pay and Paid Up at 65
- Issue ages: 15 days-37 years

Disability Waiver of Premium Rider (01900)

- After four consecutive months of total disability, this benefit waives the premium of the policy during the total disability of the primary insured
- Available on Level-pay and Paid Up at 65
- Issue ages: 5-60 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 | VitalQuote |
|--------------------|---------------------------|----------------------------|--|
| Preferred Plus | Preferred Plus Non-Smoker | Preferred Best Non-Tobacco | Super Preferred Non-Tobacco |
| Preferred | Preferred Non-Smoker | Preferred Non-Tobacco | Preferred Plus Non-Tobacco and Preferred Non-Tobacco |
| Standard Plus | Regular Plus Non-Smoker | Standard Plus Non-Tobacco | Standard Plus Non-Tobacco |
| Standard Nonsmoker | Regular Non-Smoker | Standard Non-Tobacco | Standard Non-Tobacco and Tobacco Non-Cigarette |
| Preferred Smoker | Preferred Smoker | Preferred Tobacco | Preferred Smoker and Standard Plus Smoker |
| Standard Smoker | Regular Smoker | Standard Tobacco | Standard Smoker |

*Available in most states

Medical underwriting requirements

(All requirements are subject to underwriter discretion.)

| 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 - \$249,999 | B | B | B | D | E |
| \$250,000 - \$500,000 | B | B | D | D | E |
| \$500,001 - \$2,999,999 | D | D | D | D | F |
| \$3,000,000 | D | D | D | E | F |
| \$3,000,001 - \$5,000,000 | G | G | G | H | I |
| \$5,000,001 - \$10,000,000 | G | G | H | H | I |
| \$10,000,001 and above | G | H | H | H | I |

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*
- 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*

*Mature assessment must be completed by APPS or ExamOne

Underwriting class 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 and/or superficial squamous cell skin cancer | No cardiovascular disease or cancer history except basal cell and/or superficial squamous cell skin cancer |
| 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 on Page 6.

Build chart

Maximum weights for Preferred Plus, Preferred and Standard Plus

| 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 and/or superficial squamous cell skin cancer | |
| 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 | |

| 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 class criteria (cont'd)

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

| 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.

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.

Tobacco classification guide

If you still aren't sure which 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 | Decline | Decline | Decline |
| 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.

Celebratory cigar

Preferred Plus and Preferred consideration is available for applicants who meet all outlined class criteria, but smoke no more than six cigars per year. Urine specimen must be negative for nicotine.



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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