

Life Insurance

LIFESSETTER *FLEX* UNIVERSAL LIFE

Policy Form CLI-154

Agent Product Marketing Guide

Purpose

Cincinnati Life's LifeSetter *Flex* UL offers your clients a lifetime of coverage with competitive premiums.

Issue Ages and Benefit Limitations

Issue ages are based on actual age versus nearest age.

- Issue ages: 18-75
- Maturity age: 121
- Minimum specified amount: \$50,000

Rates

Please refer to Life Quoting (Winflex) on the agency portal under My Tools. Contact your agency administrator if you do not have access to the Life Quoting application.

Features

- Single, limited or level pay options
- Guaranteed insurability with adjustable periods up to age 121
- Catch-up provision
- Decreasing surrender charges for 19 years
- Replacement coverage for underperforming policies that is guaranteed to age 121

Optional Coverages*

Cincinnati Life offers optional benefit riders:

- Accelerated Benefit Rider, CLI-680-CV
- Children's Term Life Insurance Rider, CLI-671

* Available in most states.



Everything Insurance Should Be®

Underwriting and Eligibility

Cincinnati Life underwriting provides high-quality service. You can expedite the process by accurately completing the application including all medical questions and all other state- or company-required forms and by submitting an informative cover letter.

For specific underwriting guidelines, log in to the agency portal and go to Marketing, Resources and Marketing Materials:

CLI-20041 – Medical underwriting requirements

CLI-8688 – Interview for Illustrations - Underwriting Questionnaire

Application

You can view, print and email forms and applications online at cinfin.com. Select Agent Login and log on to the agency portal.

Then go to Life and Life Forms Library. Applications and applicable forms may be completed online and then printed:

CLI-1030 – Individual Life Application

CLI-1019 – Lite Application

The Life e-App is available for both applications. You'll no longer worry about having the correct forms, incomplete information, faxing, postal service, time delays or missing signatures. You can access Cincinnati Life's electronic application process through the agency portal. To begin using the Life e-App, you will need your agency administrator to give you the Life e-App role.

Payment options

Offer your clients various ways to pay premiums along with the flexibility of paying annually, semiannually, quarterly or monthly.

Policyholders can choose to pay their premiums using several methods:

- **Pre-authorized withdrawal** – Policyholders can elect to have their payments withdrawn directly from their savings or checking accounts. The policyholder can initiate this process by completing Form CLI-6261, Pre-authorized Withdrawal Agreement.
- **Online** – Policyholders can visit cinfin.com and Pay Now. They can use Visa®, MasterCard®, Discover® or American Express® cards or transfer funds from their checking or savings accounts. Policyholders need information from their current Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **Phone** – Policyholders can call 800-364-3400 to use an automated system to process payments. They can use Visa, MasterCard, Discover or American Express cards or transfer funds from their checking or savings accounts. Policyholders need information from their Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **U.S. Mail** – Policyholders can send a check or money order, payable to The Cincinnati Life Insurance Company, using the return envelope enclosed with their statement. Please advise policyholders to write their policy number on the check and include the bottom portion of their statement. Allow seven to 10 days for us to receive and process payments.

Payment methods can be changed at any time by calling 877-564-0214.

Marketing materials

You can view, print, email or order marketing materials for your state on the agency portal under Marketing, Resources and Marketing Materials:

Agent Guide	CLI-20054	LifeSetter <i>Flex</i> UL
Proposal Cover	CLI-20093	Taking Care of Business
Proposal Cover	CLI-20020	Choosing the Right Direction – Term vs. Permanent Life Insurance
Stuffer	CLI-20049	Business Continuation
Proposal Cover	CLI-20073	Plan for the Future – Universal Life Insurance

Cross serving

The Cincinnati Insurance Companies offer valuable products and services to help you increase your points of contact and develop relationships with your clients. Our family of companies offers life insurance and annuities, as well as personal, commercial and surplus lines property and casualty insurance products that come with personal, local service and financial stability.

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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