

## Life Insurance

# TERMSETTER

Policy Form CLI-165

## Agent Product Marketing Guide

### Purpose

Cincinnati Life's Termsetter offers competitively priced term insurance protection to meet your client's changing needs. Guaranteed term periods range from 10 to 30 years providing you the flexibility to build a life insurance program based on individual needs.

### Term periods and issue ages

Issue ages are based on actual age versus nearest age and are subject to band, guaranteed period, gender and underwriting class variation.

- 10 Year: ages 0-75
- 15 Year: ages 0-75
- 20 Year: ages 0-65
- 25 Year: ages 0-60
- 30 Year: ages 0-55

### 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

- Guaranteed level death benefit
- Guaranteed level premium for duration of specified term period
- Convertible to an eligible permanent insurance product through the end of the guaranteed term period or the policy anniversary following the insured's 70<sup>th</sup> birthday, whichever comes first, without providing health information or proof of insurability
- Avocation and occupation ratings available on Standard Plus underwriting classification

### Optional coverages\*

Cincinnati Life offers optional benefit riders:

- Accelerated Benefit Rider, CLI-680-T
- Accidental Death Benefit Rider, 01901
- Children's Term Life Insurance Rider, CLI-671
- Disability Waiver of Premium Rider, 01900

\* Available in most states



Everything Insurance Should Be®

## Underwriting and eligibility

Cincinnati Life underwriting provides high-quality service. We offer six underwriting rate classes to help provide your clients the best rate available. Classifications differentiate between cigarette and all other tobacco users (users of e-cigarettes are considered the same as a cigarette user). A celebratory cigar exception is available upon request. 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.

Minimum death benefit amounts for each underwriting rate class are:

- \$25,000 for Standard Nonsmoker and Standard Smoker classifications
- \$100,000 for Preferred Plus, Preferred, Standard Plus and Preferred Smoker

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

## Application

You can view and print forms and applications online at *cinfn.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 *cinfn.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's Guide	CLI-20010	Termsetter
Stuffer	CLI-20003	Affordable Term Life Insurance for All Generations
Flyer	CLI-20014	Term Life Insurance at a Price You Can Afford
Reply Card	CLI-20016	Term Life Insurance Protection You Need...At a Price You Can Afford
Proposal Cover	CLI-20017	Plan for a Bright Tomorrow
Proposal Cover	CLI-20020	Choosing the Right Direction – Term vs. Permanent
Brochure	CLI-20094	Living with Peace of Mind
Brochure	CLI-20128	Plan for Tomorrow, Live for Today
Fact Sheet	CLI-8688	Interview for Life Illustration – Underwriting Questionnaire
Stuffer	CLI-20049	Business Continuation
Proposal Cover	CLI-20093	Taking Care of Business

## 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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