

BULLETIN

Important information for life insurance producers and staff



Everything Insurance Should Be®

What – Updated Termsetter Rates

Highlights – Cincinnati Life has applied an overall rate update to the Termsetter guaranteed level term portfolio. This has resulted in premium decreases in a variety of areas, with the most significant decreases found in:

- Shorter term durations
- Preferred Plus and Preferred rate classes
- Younger ages

Key Features

- Rates based on actual age
- Non-cigarette tobacco users are eligible for nonsmoker rates
- 10-, 15-, 20-, 25- and 30-year guaranteed term period options
- Convertible through the end of the term period or the policy anniversary following the insured's 70th birthday, whichever comes first
- Minimum death benefit amount of \$25,000
- Fully commissionable \$75 policy fee

Supporting Materials

The agent's guide and additional marketing pieces have been updated to include the new premium rates and age ranges. View, print, email or order these materials on the agency portal under Life, Resources and Marketing Materials.

Consumer Material

- CLI-20003, Affordable Term Life Insurance for All Generations
- CLI-20014, Term Life Insurance at a Price You Can Afford
- CLI-20016, Term Life Insurance Protection You Need...at a Price You Can Afford
- CLI-20017, Plan for a Bright Tomorrow
- CLI-20020, Choosing the Right Direction

Agent Material

- CLI-20010, Termsetter Agent's Guide
- CLI-20144, Don't Let Opportunity Go Up in Smoke
- CLI-TRM, Termsetter 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 25, 2023

Effective: June 1, 2023

Applicable in: All states except NY

Transition Period for Rates:

June 1, 2023 – July 1, 2023

Applications signed and dated between June 1 and July 1, 2023, and received in our office on or before July 7, 2023, will be issued with Cincinnati Life's most competitive Termsetter rate.

July 2, 2023

All applications signed and dated on or after July 2, 2023, or received after July 7, will receive the new Termsetter rates.

