

## The Cincinnati Advantage

# TOP REASONS TO REPRESENT CINCINNATI LIFE

Serving You and Your Clients



### Committed to your success

Founded by agents, for agents, The Cincinnati Life Insurance Company operates exclusively through independent agencies. Including the experience of its predecessor company, Cincinnati Life has more than a century of experience serving agents and servicing policyholders.

### Flexible, quality products

With Cincinnati Life, you can provide your clients access to a broad range of products with optional benefit riders to customize insurance policies (varies by plan).

- **Term:** 10-, 15-, 20-, 25- and 30-year guaranteed term periods. Guaranteed level premium term series features the option to convert to a currently marketed product without evidence of insurability.
- **Return of Premium Term:** 20-, 25- and 30-year guaranteed term periods. The same features as level premium term plus cash value accumulation and a reduced paid up option.
- **Whole Life:** level-pay, 10-pay, single-pay and Paid Up at 65 payment options. Continuous protection with a guaranteed death benefit, premiums, cash values, extended term option and reduced paid up amounts.
- **Universal Life with secondary guarantees to age 121:** features guaranteed premiums and death benefit, limited-pay options and a catch-up provision
- **Traditional Universal Life:** affordable, permanent life insurance with an option for a guaranteed death benefit. Universal life provides the flexibility necessary to design a policy to meet individual needs
- **Annuities:** return of premium feature provision of our Flexible Premium Deferred Annuity (FPDA) and Single Premium Deferred Annuity (SPDA) eliminates the risk of losing the initial premium. The cash surrender value will never be less than the total premiums paid minus any previous withdraws and related surrender charges.

### Competitive rates

Our rates are consistently comparable with top insurers in the industry.

### Actual age advantage

Premiums are based on the insured's actual age—not nearest age, which is common in our industry.

### Tobacco perspective

Non-cigarette tobacco users are eligible for preferred nonsmoker rates.

“Occasional” cigar users may qualify for super preferred classification – six cigars or fewer per year with negative specimen.



### Competitive commissions

Our low-cost operating structure doesn't come at your expense. Excellent first-year and renewal commissions on all lines, including term, and the policy fees are commissionable.

### Electronic applications

We offer short and long forms. You decide which is most appropriate for your client.

### Direct access to headquarters associates

Personal attention from a dedicated team of headquarters associates within each business unit, including your underwriter.

### Worksite marketing

Individual products for voluntary employee benefits. Target small- to medium-sized employee groups.

### Financial strength

Your clients deserve insurance from an industry leader. A.M. Best rates Cincinnati Life A (Excellent), commenting that the rating "reflects its strong risk-adjusted capitalization, overall good credit quality in its investment portfolio, positive premium growth trends in its core ordinary life line of business and integral role within Cincinnati Financial Corporation." Please visit [cinfn.com](http://cinfn.com) for our latest financial strength ratings.



Everything Insurance Should Be®

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