

Information For You

TERMSETTER RATE REDUCTION

Effective: June 1, 2023



Cincinnati Life’s Termsetter reprice presents an overall rate reduction for all term periods and rate bands, with the most significant reductions found in:

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

Key Termsetter features include:

- Rates based on actual age
- Non-cigarette tobacco users may qualify for Standard Plus rates
- Flexible build charts for healthy individuals who fall outside the “normal” guidelines
- Concierge financial underwriting review for cases \$3 million and above
- 10-, 15-, 20-, 25- and 30-year guaranteed term periods

Rapid Review Accelerated Underwriting:

- Available for ages 18-50
- Death Benefit Amount: \$100,000 – \$1 million
- Standard rate class or better
- Drop ticket and concierge sales only

Consider these annual premium examples.

\$500,000				\$1,000,000				\$5,000,000			
	Old rate	New rate	% of change		Old rate	New rate	% of change		Old rate	New rate	% of change
Male, Age 34, Preferred Plus				Male, Age 24, Standard Plus				Male, Age 34, Preferred			
10-year	\$240	\$165	-31%	10-year	\$475	\$455	-4%	10-year	\$1,975	\$1,625	-18%
20-year	310	250	-19%	20-year	625	585	-6%	20-year	2,775	2,425	-13%
30-year	445	400	-10%	30-year	965	955	-1%	30-year	4,475	4,375	-2%
Female, Age 39, Preferred Plus				Male, Age 39, Preferred Plus				Female, Age 44, Preferred Plus			
10-year	\$265	\$185	-30%	10-year	\$ 515	\$ 415	-19%	10-year	\$2,275	\$2,025	-11%
20-year	315	290	-8%	20-year	645	635	-2%	20-year	3,625	3,525	-3%
30-year	515	480	-7%	30-year	1,175	1,135	-3%	30-year	6,925	6,725	-3%
Male, Age 64, Standard Non-Smoker				Female, Age 49, Preferred Plus				Male, Age 54, Preferred Plus			
10-year	\$3,980	\$3,780	-5%	10-year	\$ 785	\$ 685	-13%	10-year	\$ 6,825	\$ 6,725	-1%
15-year	5,750	5,225	-9%	20-year	1,195	1,175	-2%	20-year	12,925	12,375	-4%
20-year	8,505	7,665	-10%	30-year	2,315	2,125	-8%	30-year	29,625	26,025	-12%

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Products and riders available in most states. Rates are effective June 1, 2023, and subject to change without notice.

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