

Worksite Life Insurance

Voluntary Worksite Marketing Program

from The Cincinnati Life Insurance Company

No direct cost to the employer and totally voluntary to employees.

Voluntary Life Insurance Benefit Options that employees **WANT** and **NEED**:

- ◆ **Portability:** With Employee Owned Life Insurance, it is theirs to keep even if their employment changes (premiums and benefits stay the same)
- ◆ **Available to All Employees Actively Working at least 20 hours per week** through payroll deduction with **NO DIRECT COST TO THE EMPLOYER**
- ◆ **Spouse/Children/Grandchildren** Policies under \$50,000 require employee signature only
- ◆ **Variety of Life Insurance Products** for the entire family
- ◆ **NO Required Employee Participation**
- ◆ **Life Insurance Policies Supplement any Existing Coverage**
- ◆ **NO Medical Exam**

List Bill

- Minimum of five policies required for list billing
- Individual LifeHorizons products from Cincinnati Life can be issued with full underwriting and included on the list bill

Determining Eligibility

- Employee, spouse, children and grandchildren
- Employee is not required to purchase life insurance on self in order to cover eligible family members

Simplified Issue

- Employee, when group doesn't qualify for guaranteed issue or above guaranteed issue amounts
- Spouse, children and grandchildren when guaranteed issue is not offered
- Children's Term Rider when group doesn't qualify for guaranteed issue

Guaranteed Issue

- Requires approval from life field marketing representative
- Requires mandatory one-on-one meeting with each employee

Competitive Products

- 10-Year Term Life
 - Unisex, smoker/non-smoker
- 20-Year Term Life
 - Unisex, smoker/non-smoker
- 20-Year Term Return of Premium
 - Unisex, smoker/non-smoker
- Whole Life
 - Unisex, smoker/non-smoker

Optional Riders

Accelerated Death Benefit Rider

- Enables policy owner to receive up to 50 percent of death benefit if diagnosed with a terminal illness that will result in death in less than 24 months or continuously confined for 90 days to a nursing home, reasonably expected to remain there for life and unable to perform two of six activities of daily living or requires substantial supervision due to permanent severe cognitive impairment
- No premium cost for rider

Children's Term Rider

- Any child, stepchild or legally adopted child age 15 days to 18 years
- One premium covers all children
- \$10,000 of term insurance
- Convertible at anniversary nearest each child's 25th birthday for up to five times the initial amount of insurance with out evidence of insurability

Accidental Death Benefit Rider

- Provides an additional death benefit equal to the initial amount of insurance.
- Benefit payable if the insured dies before age 70 as a result of an accident.



Issuance of the policy may depend upon the answers to health questions in the application. Products and riders available in most states.
Employer Information Only