

CINCINNATI

LIFE INSURANCE COMPANY

VOLUNTARY LIFE INSURANCE

GUARANTEED ISSUE

with 15+ Eligible Employees*

<u>GUARANTEED ISSUE GUIDELINES</u>			
EMPLOYEE			
	<u>Age</u>	<u>Max Face Amt</u>	
	18-50	\$100,000	
	51-60	\$75,000	
	61-70	\$25,000	
SPOUSE		CHILDREN	
<u>Age</u>	<u>Max Face Amt</u>	<u>Age</u>	<u>Max Face Amt</u>
18-60	\$15,000 (Whole Life)	0-18	\$10,000 (Whole Life)

*Eligible Employees: Employees that work 20+hrs/week (Includes Full-time & Part-time)

Plan Type	Issue Ages	Death Benefit Available
10 Year Level Term	18-70	\$25,000-\$100,000 *Minimum \$10,000 Available for Ages 50-70
20 Year Level Term	18-60	\$25,000-\$100,000
20 Year Level Term Return of Premium	18-46 (Non-Smoker) 18-36 (Smoker)	\$25,000-\$100,000
Whole Life Pay to 100	18-70	\$5,000-\$100,000
Whole Life Pay to 65	18-55	\$5,000-\$100,000

Voluntary Life Insurance Benefit Options that your 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 \$50,000 and below require employee signature only
- **Variety of Life Insurance Products** for the entire family
- **Employee Participation is NOT Required**
- **Life Insurance Policies Supplement any Existing Coverage**
- **NO Medical Exam**

Brief description of benefits. See policy for details.

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



Contact PIPAC Life at 866-452-3670 or sales@pipaclife.com.

11116_GUARWS

CINCINNATI

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VOLUNTARY LIFE INSURANCE

SIMPLIFIED ISSUE

SIMPLIFIED ISSUE GUIDELINES

- Group size is **under 15** eligible employees*-
- Face Amounts **over** the Guaranteed Issue Amounts-
- Total Face Amounts are **over \$100,000-**
(Maximum of \$100,000 Term + \$100,000 Permanent)

*Eligible Employees: Employees that work 20+hrs/week (Includes Full-time & Part-time)

Plan Type	Employee	Spouse	Children	Grandchildren
10 Year Level Term	Ages 18-49 \$25,000-\$100,000 Ages 50-70 \$10,000-\$100,000	Ages 18-49 \$25,000-\$100,000 Ages 50-70 \$10,000-\$100,000	Ages 18-25 \$25,000-\$100,000	N/A
20 Year Level Term	Ages 18-60 \$25,000-\$100,000	Ages 18-60 \$25,000-\$100,000	Ages 18-25 \$25,000-\$100,000	N/A
20 Year Level Term Return of Premium	Ages 18-46 (Non-Smoker) \$25,000-\$100,000 Ages 18-36 (Smoker) \$25,000-\$100,000	Ages 18-46 (Non-Smoker) \$25,000-\$100,000 Ages 18-36 (Smoker) \$25,000-\$100,000	Ages 18-25 \$25,000-\$100,000	N/A
Whole Life Pay to 100	Ages 18-70 \$5,000-\$100,000	Ages 18-70 \$5,000-\$100,000	Ages 15 days-age 18 \$5,000-\$100,000	Ages 15 days-age 18 \$5,000-\$100,000
Whole Life Pay to 65	Ages 18-55 \$5,000-\$100,000	Ages 18-55 \$5,000-\$100,000	Ages 15 days-age 18 \$5,000-\$100,000	Ages 15 days-age 18 \$5,000-\$100,000

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