

PRODUCT UPDATE

Important Information for Life Insurance Producers
and Agency Staff



Everything Insurance Should Be®

What – Updated universal life product option for juvenile clients ages 0-17

Highlights – Cincinnati Life has updated Heritage UL to include juvenile clients whose issue ages are 0-17. Use Heritage UL for newly issued policies and as an option when your client is converting their term policy within the first five years of the contract.

You can continue to offer Pivot UL to clients wanting to convert term policies for juveniles ages 5-17 past the fifth contract year.

Updated issue ages for Heritage UL and Pivot UL are:

- **Heritage UL** - issue ages 0-70, newly issued policies and policies converting within the first five years of the contract (previously 18-70)
- **Pivot UL** - issue ages 5-70, policies converting after the fifth contract year (previously 0-17 for new issues and 18-70 for late conversions)

Supporting Materials

The agent's guides and additional marketing pieces are available. View, print, email or order these materials on the agency portal under Life, Resources and Marketing Materials

Consumer Material

- CLI-20151, Protection for Future Generations
- CLI-20172, Building a Foundation for Their Future

Agent Material

- CLI-20072-CA, Heritage UL Agent's Guide
- CLI-20150-CA, Pivot UL Agent's Guide
- CLI-HUL, Heritage UL Product Marketing Guide
- CLI-PUL, Pivot UL Product Marketing Guide

Additional Resources

Your Cincinnati Life sales field and headquarters representatives are here to help! Contact Life Field Services at 800-783-4480 for product questions or assistance with illustrations.

Please route this information to all Cincinnati Life producers in your agency.

David L. Burbrink
Vice President
Life Field Services

Date: June 15, 2021

Effective: Immediately

Applicable in: CA



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David L. Burbrink
Vice President
Life Field Services

Date: March 19, 2021

Effective: Immediately

Applicable in: All states except CA and NY

