

# Tip Sheet



## Did you know?

With our improved underwriting guidelines, you may be able to offer the following Guaranteed Issue amounts to employer groups with 15 or more eligible employees.

### Employee guarantee

Purchase any combination of whole or term life insurance with amounts up to:

- Ages 18-50: \$100,000
- Ages 51-60: \$75,000
- Ages 61-70: \$25,000

### Spouse guarantee

Ages 18-60, purchase amounts up to:

- \$15,000 – Whole Life products
- \$25,000 – Any combination of Whole Life or Term products; requires employee to purchase policy on self.

### Children guarantee\*

- Ages 15 days-25 years, purchase amounts up to \$10,000 of Whole Life products
- Ages 18-25, purchase up to \$25,000 of Term products

\* Dependents ages 18-25 must be full-time students, unmarried and not in the military.

*Other coverage options also may be available through Simplified Issue or fully underwritten options.*

## What agents are saying...

My job is to administer individual life and health benefits to our customers. Cincinnati Life – with its products, underwriters, service representatives and claims department – has always been my life insurance company of choice for two reasons:

1. I know my clients are getting top value from an exclusive product portfolio.
2. My agency is enhancing the relationship it values with The Cincinnati Insurance Companies.

The program is of particular interest to me, considering the demographics it serves. Not another type of insurance product exists that has the same predictable results. Not another type of insurance product exists that has the same revenue possibilities. Most importantly, not another type of insurance product exists that more effectively solves an issue that so often goes unsolved.

The fact is: Countless employees across the country know they need additional life insurance coverage for themselves and their families. These employees are our neighbors, colleagues and friends who simply do not know which step to take first.

This opportunity allows us to identify the direction of that first step, create momentum to clarify their immediate and long-term life insurance goals – and offer protection that these employees want and frankly need.

This is what the Cincinnati worksite program offers in a low-key, non-invasive, guaranteed manner.

The first case is always the toughest because an agent not only must learn a product, but also a process.

If there is one thing I can say that is easily the most important reason I am passionate about this product it's this: Every case that is administered has a 100 percent probability of changing someone's life for the better.

This is what defines why we market the Cincinnati Life worksite program. This is how we make a difference in the insurance industry.

Kevin Whisman  
Diebold Insurance – West Branch, MI

## Worksite Marketing Cases

| Industry               | Eligible | Participating | Percentage | Annualized Premium |
|------------------------|----------|---------------|------------|--------------------|
| Children's Home        | 25       | 10            | 40%        | \$ 4,572           |
| Educational            | 15       | 8             | 53%        | \$ 9,376           |
| Manufacturing          | 56       | 18            | 32%        | \$11,733           |
| Manufacturing          | 26       | 12            | 46%        | \$ 4,137           |
| Home Inspection        | 15       | 5             | 33%        | \$ 5,303           |
| Microbrewery           | 20       | 18            | 90%        | \$ 3,241           |
| Parts Supplier         | 15       | 5             | 33%        | \$ 3,336           |
| Paid Fire Department   | 15       | 14            | 93%        | \$11,145           |
| Restoration Service    | 19       | 7             | 37%        | \$ 4,539           |
| Automotive             | 28       | 9             | 32%        | \$13,745           |
| County Clerk           | 19       | 7             | 37%        | \$ 5,431           |
| Tree Service           | 49       | 15            | 31%        | \$12,040           |
| Mental Health Facility | 22       | 12            | 55%        | \$ 6,843           |
| Automotive             | 15       | 5             | 33%        | \$ 4,004           |
| Meat Processor         | 31       | 21            | 65%        | \$ 9,895           |
| Automotive Dealership  | 75       | 29            | 39%        | \$27,742           |
| Marketing Services     | 20       | 7             | 35%        | \$ 3,877           |
| Health Care            | 27       | 13            | 48%        | \$ 7,040           |
| Automotive             | 40       | 18            | 45%        | \$29,626           |
| Aviation/Repair        | 30       | 9             | 30%        | \$15,000           |
| Sales/Marketing        | 34       | 16            | 47%        | \$ 9,984           |
| Furniture Store        | 36       | 20            | 56%        | \$14,284           |
| Health Care            | 15       | 9             | 60%        | \$ 7,157           |
| Manufacturing          | 37       | 35            | 95%        | \$ 8,615           |
| Lodging                | 45       | 16            | 36%        | \$ 4,976           |