PRODUCT UPDATE

Important information for life insurance producers and agency staff

THE CINCINNATI LIFE INSURANCE COMPANY

Everything Insurance Should Be®

What – Updated pricing for LifeSetter *Flex* UL.

Highlights – Cincinnati Life has enhanced LifeSetter *Flex* UL with a rate reduction designed to give your clients more flexibility, more ways to structure permanent protection and more solutions that better align with their financial goals – without sacrificing the long-term guarantees they expect.

Key Features

- Premiums payable to age 120 – Spread payments over a longer period of time for lower premiums
- Competitive pricing based on actual age – Help fine-tune case design
- Dial-a-Guarantee options – Allow your clients to customize a coverage duration to match their specific needs
- Flexible premium structures – Build solutions around budget, retirement timing or family legacy goals
- Non-cigarette tobacco users eligible for Standard Plus rates – More clients qualify for better pricing
- Flexible build charts – Give healthy clients who fall outside traditional guidelines opportunities for coverage
- Concierge financial underwriting – Streamline the underwriting process for your clients
- Drop ticket availability – Submit applications through iGo for death benefit amounts of $100,000 and above.

Supporting Materials

The agent's guide and additional marketing pieces are available. View, print, email or order materials by visiting *cinfin.com* and choosing Agent Login, then Life, Resources and Marketing Materials.

Consumer:

CLI-20055, Finding the Right Fit

Agent:

- CLI-20054, Agent's Guide to Universal Life (LifeSetter *Flex* UL)
- CLI-LSTR, LifeSetter *Flex* UL Product Marketing Guide

Additional Resources

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

Please share this information with all Cincinnati Life producers in your agency.

Sincerely,

David L. Burbrink
Vice President
Life Field Services

Agent Information Only

Date: July 10, 2026
Effective: July 13, 2026
Applicable in: All states except CA and NY

Transition Period for Rates:
July 13, 2026 – August 13, 2026

Applications signed and dated between July 13 and August 13, and received before August 21, will be issued with the most competitive rates.

All applications signed after August 13 or received after August 20 will be issued with the new LifeSetter *Flex* UL rates.

LifeSetter *Flex* UL reprice annual premium carrier rankings

	$1,000,000										
	Age	Underwriting Class	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*
Male	39	Preferred Plus	Full Pay	$5,649	1	10-pay	$14,659	1	Single Pay	$120,024	1
Male	44	Preferred	Full Pay	7,549	2	10-pay	19,559	1	Single Pay	160,142	1
Male	49	Standard Plus	Full Pay	10,920	1	10-pay	28,197	1	Single Pay	230,865	1
Male	54	Standard NS	Full Pay	14,179	2	10-pay	36,336	3	Single Pay	297,506	2
Female	39	Preferred Plus	Full Pay	5,120	1	10-pay	13,272	2	Single Pay	108,664	1
Female	39	Preferred	Full Pay	5,590	1	10-pay	14,503	3	Single Pay	118,748	1
Female	49	Standard Plus	Full Pay	9,379	1	10-pay	24,188	2	Single Pay	198,039	1
Female	59	Standard NS	Full Pay	15,498	1	10-pay	39,257	3	Single Pay	321,425	2

	$500,000										
	Age	Underwriting Class	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*
Male	39	Preferred Plus	Full Pay	$3,130	2	10-pay	$8,128	3	Single Pay	$66,548	1
Male	44	Preferred	Full Pay	4,145	3	10-pay	10,749	3	Single Pay	88,008	1
Male	49	Standard Plus	Full Pay	5,895	2	10-pay	15,223	2	Single Pay	124,641	2
Male	49	Standard NS	Full Pay	6,009	2	10-pay	15,518	4	Single Pay	127,052	3
Female	34	Preferred Plus	Full Pay	2,260	2	10-pay	5,861	3	Single Pay	47,989	2
Female	39	Preferred	Full Pay	2,895	1	10-pay	7,516	2	Single Pay	61,537	2
Female	49	Standard Plus	Full Pay	4,800	1	10-pay	12,387	2	Single Pay	101,417	1
Female	54	Standard NS	Full Pay	6,385	2	10-pay	16,360	4	Single Pay	133,949	2

	$250,000										
	Age	Underwriting Class	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*	Payment Structure	Annual Premium	Carrier Ranking*
Male	34	Preferred Plus	Full Pay	$1,318	2	10-pay	$3,428	3	Single Pay	$28,065	2
Male	44	Preferred	Full Pay	2,132	2	10-pay	5,531	3	Single Pay	45,286	1
Male	49	Standard Plus	Full Pay	3,007	1	10-pay	7,768	4	Single Pay	63,601	3
Male	49	Standard NS	Full Pay	3,065	2	10-pay	7,915	4	Single Pay	64,807	3
Female	39	Preferred Plus	Full Pay	1,452	3	10-pay	3,769	4	Single Pay	30,855	2
Female	39	Preferred	Full Pay	1,507	2	10-pay	3,915	3	Single Pay	32,056	2
Female	49	Standard Plus	Full Pay	2,460	1	10-pay	6,350	2	Single Pay	51,989	2
Female	54	Standard NS	Full Pay	3,252	2	10-pay	8,333	3	Single Pay	68,229	2

*Carrier rankings by LifeTrends comparisons are accurate as of 6/26/2026 and are based on the premium required to guarantee the policy to to age 121.