

# BULLETIN

THE  
**CINCINNATI**  
INSURANCE COMPANIES

- THE CINCINNATI INSURANCE COMPANY  
 THE CINCINNATI CASUALTY COMPANY  
 THE CINCINNATI INDEMNITY COMPANY  
 THE CINCINNATI LIFE INSURANCE COMPANY

## IMPORTANT INFORMATION FOR YOUR STAFF MEMBERS HANDLING FORMS, RULES AND RATES

May 28, 2010

To Our Agents:

### Conversion Program Information

With Cincinnati Life's term conversion program, you can offer your clients the option to convert an existing term policy to a permanent plan of protection such as LifeHorizons Simplicity UL or Guaranteed Whole Life. LifeHorizons PerpetUL may also be available. As of July 1, 2010 conversion credits are no longer available.

Your client receives:

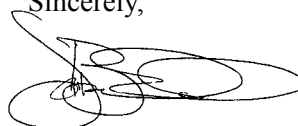
- Guaranteed insurability – no required medical exam or questions, so changes in health won't prevent your client from obtaining permanent coverage
- Permanent coverage – level premiums with no worry of outliving the coverage
- Conversion options – based on age, not limited to first few years of contract, allowing your client time to plan for future financial needs

You receive:

- Full commissions paid on the total first-year premium
- Business conservation, creating an opportunity for you to maintain the client relationship and continue servicing your client's life insurance needs

For permanent coverage brochures and forms, view, print or order marketing materials and forms on CinciLink®, select the Departments tab, Cincinnati Life and then choose Marketing Materials or the Forms Library in the Service Center. Please contact your life field marketing representative or your headquarters life field services representative with questions about conversion or product availability.

Sincerely,



David Burbrink  
Vice President  
Life Field and Policy Services