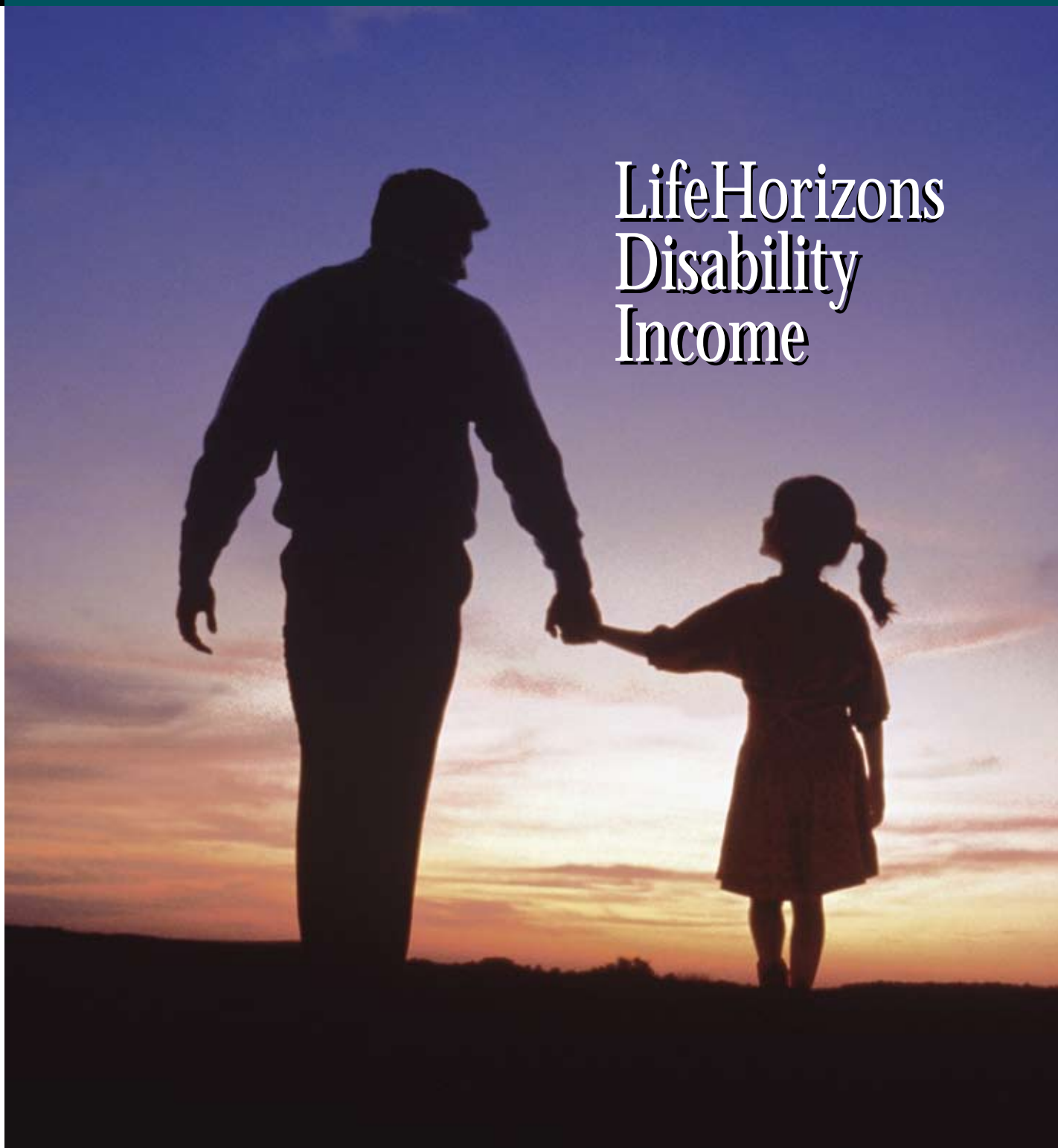




Making Our Strength Your Future

LifeHorizons Disability Income



Agent Guide
Policy Form CLI-507

**THE
CINCINNATI LIFE INSURANCE COMPANY**

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Product Profile

The LifeHorizons Disability Income (DI)* policy pays a monthly benefit upon the disability of the insured due to sickness or injury. Your clients can use DI primarily in their personal insurance planning as a cost-effective way to replace earned income in the event of a disability. DI is also appropriate for certain business situations to cover overhead expenses in addition to income protection and as an employee benefit or in addition to group disability coverage.

Cincinnati Life's DI has several features that rise above most other disability insurance policies:

- DI covers total or partial disabilities that result from either sickness or injury
- DI offers Business Overhead Expense protection as a rider in addition to the base benefits
- DI offers Spouse Catastrophic coverage as a rider, even if the spouse is not working outside the home

Marketing Opportunities

Personal Insurance Planning: Provides a monthly benefit to help pay the expenses of daily living, such as the mortgage or rent, groceries, utilities and consumer loans.

Business Insurance Planning: Provides small business owners with a complete disability insurance program for personal income and business overhead expense protection. Cincinnati Life's unique Business Overhead Expense Benefit Rider makes it possible to create a comprehensive small business owner's package.

Employee Benefit Programs: Provides either a primary source of income protection or supplemental coverage when a group disability plan covers only a small portion of earned income.

Single-Income Families: Provides protection of the household wage earner's ability to generate income, the primary need in this market. With Cincinnati Life's innovative Spouse Catastrophic Disability Benefit Rider, coverage is also available for a spouse who does not work outside the home.

Single Individuals: Provides single wage earners with income protection. These individuals would generally have no alternative sources of income in the event they cannot work. This is possibly the most overlooked market for disability insurance.

* Available in most states.

Product Facts

Issue Ages (Last Birthday)

Ages 18 to 60

Occupation Classes

4A, 4M, 3A, 3M, 2A, 2M, A, M and B

“M” denotes medical profession

Elimination Periods

30, 60, 90, 180 and 365 Days

Benefit Periods

1, 2 and 5 Years and to-age-65

Policy Renewability

Policy is guaranteed renewable to age 65. We cannot cancel the policy as long as the premiums are paid on time. We may increase premiums, but only if we increase premiums for all individuals within the same class of insureds, and increases are subject to state insurance department approval. If the insured is working full time, the policy can be renewed after age 65 on an annual renewable basis. Insurance ends on the date the insured becomes age 70. The insured may purchase an optional Noncancelable Coverage Rider, which guarantees that the premiums remain level until age 65. See Optional Riders and Benefits section of this Guide for details.

Premium Structure

Premiums are level to age 65. After 65, premiums increase annually at attained age rates.

Gender-distinct rates. (Nongender distinct rates for Montana only.)

A 20 percent discount applies to the nontobacco classification. (Must have discontinued use for at least three years.)

Impaired risk is assessed a 10 percent surcharge per table rating (maximum table 10) for base and riders unless otherwise noted.

Premium Information

If the insured elects to pay premiums other than annually, the total amount of the premiums paid each year is greater than the annual premium because of: 1) the loss of interest the company would earn if the annual premium were paid in one lump sum at the start of the year; and 2) the additional cost of collecting the periodic premiums.

The following shows an example of how each available premium mode affects an annual premium of \$200.

Premium Mode	Modal Premium	Additional Cost from Annual Mode	Annual Percentage Rate	Mode Factor
Semiannual	103.00	6.00	3.0	.515
Quarterly	53.00	12.00	6.0	.265
Bank-O-Matic	17.60	11.20	5.6	.088
Direct Monthly	18.00	16.00	8.0	.090

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Benefit Amounts

Minimum Monthly Benefit

\$500

Maximum Monthly Benefit

\$10,000–Medical Profession

\$12,000–Individual Pay

\$15,000–Employer Pay

Minimum Income

\$15,000

Policy Fee

\$50 (commissionable)

Definition of Total Disability

During the base policy's 24-month own occupation period, the insured is considered totally disabled if, as a result of a medical condition, the insured is unable to do the substantial and material duties of his or her own occupation, must not be working and must be under the care of a health care practitioner. A 60-month and to-age-65 own occupation benefit is available. See Optional Riders and Benefits section of this Guide for details.

After the own occupation period, the insured must be unable to do the substantial and material duties of any reasonable occupation, must not be working and must be under the care of a health care practitioner.

Definition of Partial Disability

During the own occupation period, the insured is considered partially disabled if, while working in his or her own occupation or any reasonable occupation and, as a result of a medical condition, he or she is unable to earn at least 85 percent of prior income.

If a partial disability benefit is payable, the amount of the benefit is 50 percent of the maximum monthly benefit payable for a total disability. Partial disability benefit payments are limited to six months during a period of continuous disability. An optional rider is available which extends partial disability benefits to the full benefit period of the policy. See Optional Riders and Benefits section of this Guide for details.

Temporary Recoveries

Any two periods of disability from the same cause or causes are added together and treated as one period of continuous disability if they are separated by a period of temporary recovery of less than 180 days.

Integration with Social Insurance Benefits

Base policy total disability benefits integrate with social insurance disability benefits. An optional rider is available which removes the benefit integration feature. See Optional Riders and Benefits section of this Guide for details.

Waiver of Premium

Premiums are waived after 90 days of continuous disability. Any premiums due and paid during the 90-day period will be refunded.

Exclusions and Limitations

The exclusions and limitations of this policy include, but are not limited to, the following:

- War or any act of war
- Military service
- Pre-existing conditions
- Self-inflicted injury
- Felony
- Normal pregnancy (except Kansas and Idaho)
- Loss of license (occupational or professional)

Mental Disorder, Alcoholism or Drug Addiction

Payment of monthly disability benefits is limited to 24 months over the insured's lifetime for disabilities resulting from mental disorders, alcoholism or drug addiction.

Disabilities resulting from organic brain disorders, dementia, Alzheimer's disease and certain other cognitive and memory disorders are not subject to the mental disorder limitation.

Optional Riders and Benefits*

Special note: Only Spouse Catastrophic Disability Benefit Rider may be added to the policy after issue. All other riders and benefits may only be added at the time of issue.

60-Month Own Occupation

This benefit modifies the base policy to provide a 60-month own occupation period.

This benefit is available at issue ages 18-59, for occupation classes 4A, 4M, 3A, 3M and for 5-year and to-age-65 benefit periods. The premium for this benefit ceases at age 65, and the benefit ceases at age 65.**

To-Age-65 Own Occupation

This benefit modifies the base policy to provide a to-age-65 own occupation period.

This benefit is available at issue ages 18-60, for occupation classes 4A, 4M, 3A, 3M and for to-age-65 benefit period. The premium for this benefit ceases at age 65, and the benefit ceases at age 65.**

Noncancelable Coverage Rider (CLI-611)

This rider modifies the base policy to guarantee that premiums remain level prior to the policy anniversary on or next following age 65.

This rider is available at issue ages 18-60, for occupation classes 4A, 4M, 3A, 3M and for all benefit periods. The premium for this rider ceases at age 65, and the benefit ceases at age 65.**

Nonintegration Rider (CLI-607)

This rider modifies the base policy to provide that any monthly disability benefits payable are not reduced by the amount of any social insurance benefits received.

This rider is available at issue ages 18-60, for all occupation classes and for all benefit periods. The premium for this rider ceases at age 65, and the benefit ceases at age 65.**

Enhanced Partial Disability Rider (CLI-602)

This rider modifies the definition of disability to define a disability as either a total or a partial disability and extends the period during which partial disability benefits are payable from a maximum of six months to a maximum period equal to the policy benefit period. This rider also modifies the calculation of partial disability benefits after six months of benefits have been paid so that any future partial disability benefits are paid in proportion to the insured's actual income loss.

This rider is available at issue ages 18-60, for occupation classes 4A, 4M, 3A, 3M, 2A, 2M and for 2-year, 5-year and to-age-65 benefit periods. The premium for this rider ceases at age 65, and the benefit ceases at age 65.**

* Available in most states.

** Termination does not affect existing claims.

Cost of Living Adjustment Rider (CLI-603)

This rider provides a 3 percent annual increase of the maximum amount of the monthly disability benefit in effect on the date of disability. Increases begin after the insured has been disabled for one year.

This rider is available at issue ages 18-55, for occupation classes 4A, 4M, 3A, 3M, 2A, 2M, A, M and for 5-year and to-age-65 benefit periods. The premium for this rider ceases at age 65, and the benefit ceases at age 65.* This rider is available on substandard cases below Table 6.

Guaranteed Insurability Rider (CLI-604)

This rider provides the insured with the ability to increase coverage without medical evidence of insurability, but subject to financial insurability. Options are available every second policy anniversary to age 55. The minimum amount for each increase in coverage is \$100, up to 50 percent of the original monthly disability benefit. The maximum amount of all increases is equal to 100 percent of the base policy benefit not to exceed the maximum issue limit of each occupation class.

This rider is available at issue ages 18-49, for occupation classes 4A, 4M, 3A, 3M, 2A, 2M, A, M and for all benefit periods. The premium for this rider ceases at age 55, and the benefit ceases at age 55.* This rider is available only on standard cases.

Business Overhead Expense (BOE) Benefit Rider (CLI-608)

This rider provides reimbursement of certain expenses incurred in the operation and ownership of a business, including employee salaries, benefits and payroll taxes and operating costs such as utilities, rent or interest payments on the business premises and equipment leases or depreciation.

It is available only to business owners who are active participants in the management and ongoing operation of their business. In order to be considered for this rider, the business owner must be at least a 20 percent owner and financially responsible for expenses. Businesses with five or fewer owners, and with ten or fewer employees (including the owners), are eligible for BOE Benefit Rider coverage.

Certain expenses are not covered by this rider and include the insured's salary and benefits or that of another business principal or family members who have not been continuously employed in the business for 12 consecutive months prior to the insured's disability, in addition to the cost of raw goods, inventory, office supplies, any loan principal, employee bonuses or any expenses which are not deductible for federal income tax purposes.

This rider is available at issue ages 20-55, for all occupation classes and for all benefit periods. The benefit period for this rider is one year, and the elimination period is 30 days. The maximum benefit available is equal to 100 percent of eligible expenses, up to \$10,000 per month. The minimum benefit is \$500 per month. The business must have been in existence for at least two years, must be operating profitably and the business owner must have taxable income of at least \$20,000 for the last two years. The premium for this rider ceases at age 65, and the benefit ceases at age 65.*

* Termination does not affect existing claims.

Catastrophic Disability Benefit Rider (CLI-609)

This rider provides a monthly catastrophic disability benefit if the insured is unable to perform two or more Activities of Daily Living (ADL) without substantial human assistance or suffers a severe cognitive impairment. ADLs include bathing, dressing, eating, continence, toileting and transferring.

This rider is available at issue ages 18-60, for all occupation classes and for all benefit periods. The minimum benefit available is \$500 per month. The maximum benefit is \$7,500, not to exceed the base monthly benefit. The total of the base monthly benefit and the rider benefit cannot exceed 100 percent of income or \$15,000 per month, whichever is less. The premium for this rider ceases at age 65, and the benefit ceases at age 65. *

Cost of Living Adjustment to Catastrophic Disability Benefit Rider (CLI-610)

This rider provides a 3 percent increase of the amount of catastrophic disability benefit in effect on the date the insured becomes catastrophically disabled. Increases begin after the insured has been catastrophically disabled for one year.

The insured needs to have the Cost of Living Adjustment Rider on the base policy in order to include this rider. This rider is available at issue ages 18-55, for occupation classes 4A, 4M, 3A, 3M, 2A, 2M, A, M and for 5-year and to-age-65 benefit periods. The premium for this rider ceases at age 65, and the benefit ceases at age 65.* This rider is available on substandard cases below Table 6. The Nonintegration Rider is not available if this rider is selected.

Spouse Catastrophic Disability Benefit Rider (CLI-606)

This rider is intended to cover a spouse who does not work outside of the home in the event of a catastrophic disability. The insured may include this rider even if the spouse does work outside the home, but a separate disability policy may be more advantageous for the spouse.

This rider provides a benefit equal to 50 percent of the base policy monthly disability benefit, up to a maximum of \$2,000 if the spouse is unable to perform two or more Activities of Daily Living (ADL) without substantial human assistance. ADLs include bathing, dressing, eating, continence, toileting and transferring.

This rider is available at the spouse's issue ages 18-50, for all occupation classes and for all benefit periods. The benefit period for this rider is one year, and the elimination period is 90 days. The premium for this rider ceases at age 65, and the benefit ceases at the earlier of the primary or the spouse's 65th birthday.* This rider is available only if the spouse is a standard risk.

Survivor Return of Premium Rider (CLI-605)

This rider provides a payment to the insured's spouse or estate in an amount equal to all premiums paid for the policy, less any claims paid under the policy, at the death of the insured.

This rider is available at issue ages 18-60, for all occupation classes and for all benefit periods. The premium for this rider ceases at age 70, and the benefit ceases at age 70.*

* Termination does not affect existing claims.

Taking the Application

Complete these forms:

1. Application Packet
2. HIV Authorization*
3. Outline of Coverage (generated with the illustration)*
4. Replacement form when applicable

First Premiums

Collect the first premium at the time you take the application and mail it with the application to Headquarters. When you collect money, give the Conditional Receipt to the applicant.

Monthly Authorized Check

The monthly authorized check plan is an easy and convenient way for your insured to pay the premiums on new and existing policies. Your client must sign and complete the Pre-authorized Payment Request Form CLI-6261, which is part of the Application Packet. Send this form with the first month's premium, a voided check and the application for insurance to Headquarters.

* If required by your state.

Determining Eligibility

Foreign Nationals – To be eligible for coverage, a non-U.S. citizen needs:

- a permanent visa (temporary work visas or student visas do not qualify)
- a working knowledge of English
- to have resided in the United States at least one year
- to plan to reside permanently in the United States
- to have purchased property in the United States
- immediate family (i.e., spouse, school-age children) living with them in the United States
- to have been examined by a physician in the United States with adequate history available for medical underwriting

Government Employees – Federal government employees are not eligible for coverage due to the generous nature of their government disability benefits. State and local government employees may be eligible, depending on benefits available under their plans. Many state and local plans do offer some level of disability protection, often under the retirement plan. However, disability benefits from a LifeHorizons DI policy do not, in most cases, reduce the benefits ultimately available at retirement.

Young Professionals – Benefits are available for certain young professionals who do not yet have the income to qualify for these benefits, but have the income potential, due to the profession that they are studying or entering, such as medical, dental, legal, accounting, etc. See Young Professional Limits in the Financial Documentation Requirements section on page 17.

Dual Occupations – Individuals with two occupations are eligible with the following stipulations:

- use income from a second occupation for benefit amount determination only if it has been a steady source of income for at least two years
- do not use any income generated from working more than a 50-hour work week in determining the benefit amount
- use the lower occupation class
- an applicant who has more than two different occupations is not eligible

Foreign Travel

Only applicants who live and work in the United States (and its territories) or Canada are eligible. Infrequent trips to the United Kingdom or Europe do not affect eligibility. Individuals making frequent or lengthy trips or traveling to countries other than the United Kingdom or Europe are not eligible.

Employment

Individuals who are employed less than 30 hours per week are not eligible. Do not use any income generated from working in excess of 60 hours per week.

Changes in Employment

An applicant who has recently changed employment but remains in the same field of work is eligible, provided that verification of income is available. An applicant who moves into a different line of work is eligible after one year in the new occupation with income verification.

Working out of the Home

Underwriting disability income insurance for individuals who work out of the home may present problems. One of the foremost problems is the difficulty in determining the extent of disability in the event of a claim. Individuals who work out of the home, but leave the home on a daily basis to meet with clients, etc., are usually eligible. Individuals in occupations in which clients come to the home to conduct business, such as accountants, are eligible. Individuals whose employment or livelihood does not require them to leave the home are not eligible.

Determining the Coverage Amount

Step 1: Determine Tax Status of Disability Benefits

The tax status of disability benefits is determined by who is paying the premium, the business entity involved and deductions taken for premiums. In general, a sole proprietor, partner, S-Corporation (S-Corp) shareholder or limited liability company (LLC) partner cannot deduct premiums paid for themselves, but can deduct premiums paid for employees. Therefore, benefits for a sole proprietor, partner, S-Corp shareholder or LLC partner are nontaxable; and any benefits they pay for a nonowner employee are taxable. A C-Corporation (C-Corp) can deduct premiums for all employees, including for shareholders and officers; therefore, all employees receive benefits on a taxable basis **unless the cost of the insurance is included in their W2**. If the cost of the insurance is included in their W2, the benefits are nontaxable.

Who is paying the premium?	Tax Status of Benefits
Nonowner employee paying for self	Nontaxable
Sole proprietor for self	Nontaxable
Sole proprietor for nonowner employee	Taxable
Partner for self	Nontaxable
Partner for nonowner employee	Taxable
S-Corp shareholders for self	Nontaxable
S-Corp shareholder for nonshareholder employee	Taxable
LLC partner for self	Nontaxable
LLC partner for nonshareholder employee	Taxable
C-Corp for shareholder and/or employee	Taxable
C-Corp for shareholder and/or employee, but amount is included in W2 earnings	Nontaxable

Step 2: Determine Issue and Participation Limits

Issue and participation limits control the maximum amount of monthly benefit an applicant may have in force in order to protect a given level of income. These limits for a client depend on income level, source of premium (individual pay or employer pay) and occupation class. The maximum new coverage available is the amount that can be issued without exceeding either the issue or the participation limit.

The issue limit is the total benefit an applicant may have in force, including all individual and association long-term disability insurance, whether with Cincinnati Life or another carrier. To determine the maximum new coverage available under the issue limit, find the issue limit on the chart and deduct the total individual and association benefits in force at time of application.

The participation limit is used only when the applicant has in-force group coverage. When there is group coverage in force, the participation limit is the total benefit an applicant may have in force, including all group, individual and association long-term disability insurance. To determine the maximum new coverage available under the participation limit, find the participation limit on the chart and deduct the total individual, association and group long-term disability benefit in force at time of application.

Additional limits are placed on occupation classes for the medical profession. These classes are denoted with an "M." The maximum issue limit for the medical profession is \$10,000, regardless of income. If a client has \$6,000 existing individual or association coverage, the maximum coverage available through Cincinnati Life would be \$4,000.

In addition, the medical profession is limited to a maximum participation limit of \$15,000. For example, if a client has \$6,000 existing group coverage, the maximum coverage available through Cincinnati Life is \$9,000. If a client has \$6,000 group coverage and \$4,000 individual coverage, the maximum coverage available through Cincinnati Life is \$5,000.

Step 3: Determine Maximum Eligible Monthly Benefit

The following questions will help you determine the maximum eligible monthly benefit:

- **Who pays for the Cincinnati Life coverage?** If the answer is the individual, use the nontaxable chart on Page 12. If the answer is the employer, use the taxable chart on Page 13.
- **Does your client have group long-term disability insurance in force?** If the answer is yes, find out the amount and who pays the premium for the group long-term disability – the employer or individual.
- **Does your client have individual or association coverage in force?** If the answer is yes, find out the amount and who pays the premium for the coverage – the employer or individual.

Monthly Benefit Calculations*

NONTAXABLE

If the benefit from the individual disability coverage is nontaxable, follow these steps:

Determine if group LTD is in force for this client:

No group LTD If there is no group LTD, find the income level on the Issue Limit chart

Group LTD If there is group LTD, find the income level on the Participation Limit chart

Subtract any existing coverage:

No group LTD If existing coverage is individual or association coverage, subtract:

100 percent of the monthly benefit from the Issue Limit if the existing coverage is nontaxable, or
75 percent of the monthly benefit from the Issue Limit if the existing coverage is taxable

Group LTD If the existing coverage is group LTD, subtract:

100 percent of the monthly benefit from the Participation Limit if the coverage is nontaxable, or
75 percent of the monthly benefit from the Participation Limit if the coverage is taxable

TAXABLE

If the benefits from the individual disability coverage are taxable, follow these steps:

Determine if group LTD is in force for this client:

No group LTD If there is no group LTD, find the income level on the Issue Limit chart

Group LTD If there is group LTD, find the income level on the Participation Limit chart

Subtract any existing coverage:

No group LTD If the existing coverage is individual or association coverage, subtract:

100 percent of the monthly benefit from the Issue Limit if the existing coverage is nontaxable, or
100 percent of the monthly benefit from the Issue Limit if the existing coverage is taxable

Group LTD If existing coverage is group LTD, subtract:

100 percent of the monthly benefit from the Participation Limit if the coverage is nontaxable, or
100 percent of the monthly benefit from the Participation Limit if the coverage is taxable

* We only issue an amount equal to or less than the maximum issue limit based on occupation class. See Pages 20-24.

Nontaxable Issue and Participation Limits – Individual Pay

Maximum issue limit amounts vary by occupation class. See Pages 20-24.

If income is between amounts, use the next higher income.

Income	Issue Limit	Income	Participation Limit
\$ 15,000	\$ 975	\$ 15,000	\$ 975
16,000	1,050	16,000	1,050
17,000	1,100	17,000	1,100
18,000	1,175	18,000	1,175
20,000	1,300	20,000	1,300
22,000	1,425	22,000	1,425
24,000	1,525	24,000	1,525
26,000	1,650	26,000	1,650
28,000	1,750	28,000	1,750
30,000	1,850	30,000	1,850
32,000	1,950	32,000	1,950
34,000	2,050	34,000	2,050
36,000	2,150	36,000	2,150
38,000	2,250	38,000	2,250
40,000	2,350	40,000	2,350
42,000	2,450	42,000	2,450
44,000	2,550	44,000	2,550
46,000	2,650	46,000	2,650
48,000	2,750	48,000	2,750
50,000	2,850	50,000	2,850
52,000	2,940	52,000	2,940
54,000	3,030	54,000	3,030
56,000	3,120	56,000	3,120
58,000	3,210	58,000	3,210
60,000	3,300	60,000	3,300
65,000	3,500	65,000	3,500
70,000	3,700	70,000	3,700
75,000	3,900	75,000	3,900
80,000	4,100	80,000	4,100
85,000	4,275	85,000	4,400
90,000	4,475	90,000	4,650
95,000	4,650	95,000	4,875
100,000	4,800	100,000	5,150
110,000	5,175	110,000	5,700
120,000	5,525	120,000	6,200
130,000	5,875	130,000	6,600
140,000	6,175	140,000	7,150
150,000	6,475	150,000	7,650
160,000	6,690	160,000	8,150
170,000	6,900	170,000	8,600
180,000	7,150	180,000	8,950
190,000	7,425	190,000	9,350
200,000	7,675	200,000	9,650
225,000	8,300	225,000	10,675
250,000	8,925	250,000	11,650
275,000	9,550	275,000	12,700
300,000	10,175	300,000	13,675
325,000	10,675	325,000	14,675
350,000	11,175	350,000	15,000
375,000	11,675		
400,000	12,000		

Taxable Issue and Participation Limits – Employer Pay

Maximum issue limit amounts vary by occupation class. See Pages 20-24.

If income is between amounts, use the next higher income.

Income	Issue Limit	Income	Participation Limit
\$ 15,000	\$ 1,000	\$ 15,000	\$ 1,000
16,000	1,060	16,000	1,060
17,000	1,130	17,000	1,130
18,000	1,200	18,000	1,200
20,000	1,330	20,000	1,330
22,000	1,475	22,000	1,475
24,000	1,600	24,000	1,600
26,000	1,730	26,000	1,730
28,000	1,875	28,000	1,875
30,000	2,000	30,000	2,000
32,000	2,130	32,000	2,130
34,000	2,240	34,000	2,240
36,000	2,370	36,000	2,370
38,000	2,500	38,000	2,500
40,000	2,630	40,000	2,630
42,000	2,775	42,000	2,775
44,000	2,900	44,000	2,900
46,000	3,025	46,000	3,025
48,000	3,160	48,000	3,160
50,000	3,300	50,000	3,300
52,000	3,425	52,000	3,425
54,000	3,550	54,000	3,550
56,000	3,690	56,000	3,690
58,000	3,820	58,000	3,820
60,000	3,950	60,000	3,950
65,000	4,170	65,000	4,170
70,000	4,430	70,000	4,430
75,000	4,690	75,000	4,690
80,000	4,930	80,000	4,930
85,000	5,175	85,000	5,175
90,000	5,400	90,000	5,475
95,000	5,620	95,000	5,780
100,000	5,840	100,000	6,100
110,000	6,230	110,000	6,600
120,000	6,600	120,000	7,200
130,000	7,040	130,000	7,800
140,000	7,350	140,000	8,400
150,000	7,750	150,000	9,000
160,000	8,130	160,000	9,600
175,000	8,600	175,000	10,500
180,000	8,750	180,000	10,650
200,000	9,500	200,000	11,830
225,000	10,500	225,000	13,310
250,000	11,250	250,000	14,580
260,000	11,480	260,000	14,950
275,000	11,920	275,000	15,000
300,000	12,500	300,000	15,000
325,000	13,275	325,000	15,000
350,000	13,700	350,000	15,000
375,000	14,375	375,000	15,000
400,000	15,000		

Net Worth

Ignore net worth unless the client has more than \$1,000,000 in liquid assets or more than \$3,000,000 overall, exclusive of proposed insured's primary residence and business. If net worth exceeds these figures, a maximum five-year benefit is considered. If net worth exceeds \$5,000,000, no benefits are considered.

Unearned Income

Ignore net unearned income if it does not exceed 15 percent of earned income or \$50,000, whichever is less. If net unearned income exceeds 15 percent of earned income, use 50 percent of the amount over 15 percent to offset the monthly benefit.

Example 1: Proposed insured has income of \$275,000, with rental income of \$13,000, \$5,800 of rental expenses and other unearned income of \$47,600.

Actual earned income \$275,000 times
15 percent = 41,250 Amount of unearned income that you may ignore

Actual unearned income 54,800 [\$47,600 + \$7,200 (13,000-5,800)]
54,800 Actual unearned income minus
41,250 "Amount you may ignore"

\$ 13,550 Consider this amount in offset
\$ 13,550 / 2 = \$6,775 / 12 = \$565 Amount to be offset

The issue limit for \$275,000 (\$9,550) is reduced by \$565/month; so client is eligible for \$8,985 of monthly benefit (\$9,550 - \$565 = \$8,985)

Example 2: Proposed insured has income of \$347,000, with unearned income of \$66,540.

Earned income \$347,000 times
15 percent = 50,000 (\$50,000 is the most you may ignore)

Unearned income 66,540 Actual unearned income minus
50,000 "Amount you may ignore"

\$ 16,540 Consider this amount in offset
\$ 16,540 / 2 = \$8,270 / 12 = \$689 Amount to be offset

The issue limit for \$347,000 (\$11,175) is reduced by \$689/month; so client is eligible for \$10,486 of monthly benefit (\$11,175 - \$689 = \$10,486).

Underwriting Requirements

The following chart gives underwriting requirements based on age and total amount at risk for The Cincinnati Life Insurance Company.

Determining Amount at Risk

To determine amount at risk, add together monthly benefit amounts for all Disability Income and Business Overhead Expense rider coverages issued by Cincinnati Life within the last three years or issued since the last exam. Apply that amount to the following requirements chart.

Underwriting Requirements			
Amount	Ages 18-40	Ages 41-50	Ages 51-60
Through \$500	DBS HOS NONMED *FIN 1	DBS HOS NONMED FIN 1	DBS HOS NONMED FIN 1
\$501-\$1,500	DBS HOS NONMED IR *FIN 1	DBS HOS NONMED IR FIN 1	DBS HOS PARAMED IR FIN 1
\$1,501-\$2,000	BLOOD HOS NONMED IR *FIN 1	BLOOD HOS NONMED IR FIN 1	BLOOD HOS PARAMED IR FIN 1
\$2,001-\$2,500	BLOOD HOS NONMED IR *FIN 1	BLOOD HOS PARAMED IR FIN 1	BLOOD HOS PARAMED IR FIN 1
\$2,501-\$5,000	BLOOD HOS PARAMED IR *FIN 1	BLOOD HOS PARAMED IR FIN 1	BLOOD HOS PARAMED IR FIN 1
\$5,001-\$8,000	BLOOD HOS PARAMED IR *FIN 2	BLOOD HOS PARAMED IR FIN 2	BLOOD HOS PARAMED IR FIN 2
\$8,001 and up	BLOOD HOS PARAMED IR *FIN FULL	BLOOD HOS PARAMED IR FIN FULL	BLOOD HOS PARAMED IR ECG FIN FULL

DBS = Dried blood spot
BLOOD = Full venipuncture
HOS = Urinalysis

ECG = Electrocardiogram
NONMED = Complete Part 2 of application
PARAMED = Paramedical exam

IR=Inspection report
*FIN 1 = 1 year of financial documentation
*FIN 2 = 2 years of financial documentation
*FIN FULL = Full tax return, Form 1040 with all supporting schedules for two years

See Financial Documentation Requirements chart on following page for specific documents required.

Financial Documentation Requirements

Financial documentation requirements differ, depending upon the business entity of the proposed insured. Use the table below for a complete description of the requirements needed. To determine financial documentation requirements, add together all coverages in force and applied for with Cincinnati Life and all other companies.

Entity	Amounts through \$8,000	Amounts \$8,001 or more
Nonowner employee	W2 or most recent pay stub with year-to-date figure	W2 and Form 1040 with all schedules and attachments
Sole proprietorship	Form 1040 Pages 1 and 2 and Schedule C	Form 1040 Pages 1 and 2 and Schedule C, with all schedules and attachments
Partnership or LLC* owner set up as a partnership	Form 1040 Pages 1 and 2 and either Schedule E or Schedule K-1	Form 1040 Pages 1 and 2 with all schedules and attachments and Form 1065 with all schedules and attachments
S-Corp shareholder or LLC owner set up as an S-Corp	W2 and Form 1040 Pages 1 and 2 and Form 1120S corporate return and Schedule K-1	Form 1040 Pages 1 and 2 with all schedules and attachments and Form 1120S with all schedules and attachments
C-Corp owner or LLC owner set up as a C-Corp	W2 and Form 1040 Pages 1 and 2 and Form 1120 corporate return Pages 1 and 2	Form 1040 Pages 1 and 2 with all schedules and attachments and Form 1120 with all schedules and attachments

* LLCs may choose which tax entity they want to be taxed under. In some cases, the LLC is a nontaxed pass-through entity of a larger corporation. In those instances, please secure the appropriate return for the taxable entity.

Financial Requirements – Business Overhead Expense Coverage

Entity	For all amounts, submit the two most recent years
Sole proprietor	Schedule C with all schedules and attachments
C-Corp shareholder	Form 1120 with all schedules and attachments
S-Corp shareholder	Form 1120S with all schedules and attachments
Partner in a partnership/LLC	Form 1065 with all schedules and attachments

Young Professional Limits

Financial documentation is not required to underwrite qualifying young professionals within these limits. If young professionals want to purchase more than these limits, they must provide financial documentation for the full amount.

Medical Profession

- First-year practitioner, MD or DO \$3,000
- First-year practitioner, optometrist 2,000
- First-year practitioner, pharmacist 2,000
- Interns or residents 2,000
- Third- or fourth-year medical students 1,500

Dental Profession

- First-year practitioner, dental specialty 2,500
- First-year practitioner, general dentistry 2,000
- Senior dental student 1,000

Legal Profession

- First-year practitioner, with established firm 2,000
- Other first-year practitioners 1,500

Accounting Profession

- First-year practitioner, CPA 2,000
- CPA student 1,000

Other Professionals

- First-year practitioner, veterinarian 2,000
- First-year practitioner, engineer, with degree 2,000
- First-year practitioner, architect 2,000

Information to Illustrate Disability Income

1. Client's name
2. Client's age or date of birth
3. Gender
4. Annual income
5. Occupation class
6. Tobacco/Nontobacco
7. Substandard
8. Premium mode
9. Premium payer
10. Other coverage – amount and tax status
 - a. Group LTD
 - b. Individual LTD
 - c. Association LTD
11. Benefit amount
12. Elimination period
13. Benefit period
14. Any riders
15. If applying for Spouse Catastrophic Disability Benefit Rider: spouse's age, gender and tobacco use
16. If applying for BOE – benefit amount

To calculate rates for the base premium, including rider and optional benefits, use your Cincinnati Life illustration software or call your life regional director or life field services representative.

After-Issue Contract Changes

The following contract changes can be considered with the specified requirements:

Occupation class – For consideration of improvement in occupation class, the client needs to:

- be in a new or upgraded occupation for a minimum of six months
- submit a signed and dated statement in writing describing the new duties and income

If approved, the change in premium is made effective as of the next policy anniversary.

Tobacco use status – For consideration of a change in tobacco use status, the client needs to:

- have discontinued tobacco use for at least three years
- submit a signed and dated statement in writing attesting to the change in tobacco use and the commencement date of the change.
- submit to a urinalysis

Rider additions – The Spouse Catastrophic Disability Benefit Rider may be added to the base contract after issue.

- submit application packet in order to process the addition
- add all other riders at issue, or apply for a new contract at attained age rates

Other contract changes –

- changes that decrease risk – changes that decrease risk are allowed at original age rates. For example, a client can lengthen the elimination period, shorten the benefit period or remove riders on the original contract.
- changes that increase risk – no changes that increase risk are allowed to the contract. To shorten the elimination period or lengthen the benefit period, apply for a new contract at attained age rates.

Availability By Occupation Class

Occupation Class 4A/4M

Includes professionals and executives with no occupational hazards.
4M designates medical profession.

Issue Ages – 18-60

Benefit Amounts Available

	4A	4M
Minimum Issue	\$500 per month	\$500 per month
Maximum Issue – Individual	\$12,000 per month	\$10,000 per month
Maximum Issue – Employer Pay	\$15,000 per month	\$10,000 per month
Maximum Participation – Individual	\$15,000 per month	\$15,000 per month
Maximum Participation – Employer Pay	\$15,000 per month	\$15,000 per month

See underwriting section for rules on participation with other coverage

Elimination Periods

	30	60	90	180	365
1 Year	•	•	•	NA	NA
2 Year	•	•	•	•	NA
5 Year	NA	•	•	•	•
To Age 65	NA	•	•	•	•

Optional Riders and Benefits

- 60-Month Own Occupation
- To-Age-65 Own Occupation
- Noncancelable Coverage
- Nonintegration
- Enhanced Partial Disability
- Cost of Living Adjustment
- Guaranteed Insurability
- Business Overhead Expense Benefit
- Catastrophic Disability Benefit
- Cost of Living Adjustment to Catastrophic Disability Benefit
- Spouse Catastrophic Disability Benefit
- Survivor Return of Premium

Refer to Optional Riders and Benefits section on Pages 5-7 for description and availability.

Occupation Class 3A/3M

Includes managerial, technical and professional occupations.

Occupations in this class reflect a high degree of stability and responsibility.

3M designates medical profession.

Issue Ages – 18-60

Benefit Amounts Available

	3A	3M
Minimum Issue	\$500 per month	\$500 per month
Maximum Issue – Individual	\$10,000 per month	\$10,000 per month
Maximum Issue – Employer Pay	\$12,000 per month	\$10,000 per month
Maximum Participation – Individual	\$15,000 per month	\$15,000 per month
Maximum Participation – Employer Pay	\$15,000 per month	\$15,000 per month

See underwriting section for rules on participation with other coverage

Elimination Periods

	30	60	90	180	365
1 Year	•	•	•	NA	NA
2 Year	•	•	•	•	NA
5 Year	NA	•	•	•	•
To Age 65	NA	•	•	•	•

Optional Riders and Benefits

- 60-Month Own Occupation
- To-Age-65 Own Occupation
- Noncancelable Coverage
- Nonintegration
- Enhanced Partial Disability
- Cost of Living Adjustment
- Guaranteed Insurability
- Business Overhead Expense Benefit
- Catastrophic Disability Benefit
- Cost of Living Adjustment to Catastrophic Disability Benefit
- Spouse Catastrophic Disability Benefit
- Survivor Return of Premium

Refer to Optional Riders and Benefits section on Pages 5-7 for description and availability.

Occupation Class 2A/2M

Includes duties that are supervisory and certain technical and clerical jobs that require no manual labor.
2M designates medical profession.

Issue Ages – 18-60

Benefit Amounts Available

	2A	2M
Minimum Issue	\$500 per month	\$500 per month
Maximum Issue – Individual	\$10,000 per month	\$10,000 per month
Maximum Issue – Employer Pay	\$12,000 per month	\$10,000 per month
Maximum Participation – Individual	\$15,000 per month	\$15,000 per month
Maximum Participation – Employer Pay	\$15,000 per month	\$15,000 per month

See underwriting section for rules on participation with other coverage

Elimination Periods

	30	60	90	180	365
1 Year	•	•	•	NA	NA
2 Year	•	•	•	•	NA
5 Year	NA	•	•	•	•
To Age 65	NA	•	•	•	•

Optional Riders and Benefits

- Nonintegration
- Enhanced Partial Disability
- Cost of Living Adjustment
- Guaranteed Insurability
- Business Overhead Expense Benefit
- Catastrophic Disability Benefit
- Cost of Living Adjustment to Catastrophic Disability Benefit
- Spouse Catastrophic Disability Benefit
- Survivor Return of Premium

Refer to Optional Riders and Benefits section on Pages 5-7 for description and availability.

Occupation Class A/M

Includes sales and clerical workers with relatively limited skills and skilled manual workers with no unusual hazards associated with their duties.

M designates medical profession.

Issue Ages – 18-60

Benefit Amounts Available

	A	M
Minimum Issue	\$500 per month	\$500 per month
Maximum Issue – Individual	\$7,000 per month	\$7,000 per month
Maximum Issue – Employer Pay	\$9,000 per month	\$9,000 per month
Maximum Participation – Individual	\$10,000 per month	\$10,000 per month
Maximum Participation – Employer Pay	\$12,000 per month	\$12,000 per month

See underwriting section for rules on participation with other coverage

Elimination Periods

	30	60	90	180	365
1 Year	•	•	•	NA	NA
2 Year	•	•	•	•	NA
5 Year	NA	•	•	•	•
To Age 65	NA	•	•	•	•

Optional Riders and Benefits

- Nonintegration
- Cost of Living Adjustment
- Guaranteed Insurability
- Business Overhead Expense Benefit
- Catastrophic Disability Benefit
- Cost of Living Adjustment to Catastrophic Disability Benefit
- Spouse Catastrophic Disability Benefit
- Survivor Return of Premium

Refer to Optional Riders and Benefits section on Pages 5-7 for description and availability.

Occupation Class B

All other insurable risks.

Issue Ages – 18-60

Benefit Amounts Available

	B
Minimum Issue	\$500 per month
Maximum Issue – Individual	\$5,000 per month
Maximum Issue – Employer Pay	\$7,000 per month
Maximum Participation – Individual	\$7,000 per month
Maximum Participation – Employer Pay	\$7,000 per month

See underwriting section for rules on participation with other coverage

Elimination Periods

	30	60	90	180	365
1 Year	•	•	•	NA	NA
2 Year	•	•	•	•	NA
5 Year	NA	NA	NA	NA	NA
To Age 65	NA	NA	NA	NA	NA

Optional Riders and Benefits

Nonintegration
Business Overhead Expense Benefit
Catastrophic Disability Benefit
Spouse Catastrophic Disability Benefit
Survivor Return of Premium

Refer to Optional Riders and Benefits section on Pages 5-7 for description and availability.

Occupation Class Descriptions

- 4A/4M* Includes professionals and executives with no occupational hazards. These occupations have exhibited favorable experience.
- 3A/3M* Includes managerial, technical and professional occupations. Occupations in this class reflect a high degree of stability and responsibility.
- 2A/2M* Includes duties that are supervisory and certain technical and clerical jobs that require no manual labor.
- A/M* Includes sales and clerical workers with relatively limited skills and skilled manual workers with no unusual hazards associated with their duties.
- B All other insurable risks.

* The "M" designation is used instead of the "A" for medical and dental professions. In all other respects, the M occupation class is the same as the A occupation class.

Occupation Guide

Occupation Class

Abstractor.....	3A*	Artist, Graphic (Not in Home).....	3A
Accountant (CPA)	4A	Asbestos Employee	NE
Accountant (other)	3A*	Asphalt Worker	NE
Actor or Actress	NE	Assayer (Not Underground).....	2A
Actuary (FSA, FCAS)	4A	Assayer (Working in Mine)	NE
Actuary, Other	3A*	Assembly Line Worker (Heavy Industry)	B
Acupuncturist (M.D.)	3M	Assembly Line Worker (Light Industry).....	A
Acupuncturist (Not M.D.)	2M	Assessor	3A
Adjuster	2A	Assistant Principal	3A
Advertising (Agency Exec. and Manager)	3A	Assistant Superintendent	3A
Agent, Booking	2A	Astronomer (Ph. D.)	3A
Agent, Employment	3A	Athletes (Professional).....	NE
Agent, FBI	NE	Attorney (Corp., Civil, Minimal Litig.)	4A
Agent, Insurance (Earning under \$30,000)	2A**	Attorney (Mergers, Acquisition)	3A
Agent, Insurance (Other)	3A**	Attorney (Trial, Litigation).....	3A
Agent, Purchasing	3A	Auctioneer	NE
Agent, Real Estate (Earning under \$30,000).....	2A**	Audiologist	3M
Agent, Real Estate (Other)	3A**	Auditor	3A*
Agent, Talent or Literary.....	IC	Author	NE
Agent, Ticket	2A	Automobile Repair Shop Employee	B
Agent, Travel	2A	Automobile Sales.....	2A
Agronomist	2A	Awning Installer	B
Aide or Assistant, Nurse's	NE	Bacteriologist.....	3A
Air Hammer Operator	NE	Baggage Handler	NE
Air Traffic Controller	NE	Bail Bondsman	A
Alumni Director	3A	Baker, Bakery Worker.....	A
Ambulance Driver or Attendant	NE	Bank Employee	2A
Amusement Park (Owner or Employee)	NE	Bank Examiner	3A*
Analyst	3A	Banker, Mortgage	3A*
Anesthesiologist	3M	Barber (Not in Home)	A
Anesthetist (Not M.D.)	2M	Bartender or Manager	NE
Animal Caretaker (Other)	IC	Batcher, Vulcanizer	B
Animal Caretaker (Zoo)	B	Beautician (Not in Home).....	A
Annealer, Heat	NE	Beekeeper	A
Announcer or Broadcaster (Radio, TV)	2A	Bellhop	NE
Antenna Erector	NE	Beltmaker	A
Apartment House Manager	NE	Billboard Erector	NE
Appraiser	3A	Billiard or Pool Player	NE
Arcade, Pinball (All Employees)	NE	Biochemist	3A
Archeologist (Field Work)	2A	Biologist (Field Work)	2A
Archeologist (Office Duties Only)	3A*	Biologist (Office Only)	3A
Architect (Office Only)	4A	Blacksmith (Other)	NE
Architect (Other)	3A	Blacksmith (Shop Only)	B
Armature Winder	A	Body Shop Employee	B
Armed Forces	NE	Boilermaker	B
Armored Car Driver or Collector	B	Bondsman, Bail	A
Artist, Commercial (Not in Home)	3A	Book Binder	A
Artist, Freelance.....	NE	Booking Agent	2A

* May be considered 4A if earned income has exceeded \$75,000 annually for each of the past two years.

** May be considered for DI only after being employed in this occupation for two years.

IC Individual consideration.

NE Not eligible.

Bookkeeper	3A	Chauffeur	IC
Border Patrolman	NE	Checker (Grocery Store)	2A
Botanist (Field Work)	2A	Checkroom Attendant	NE
Botanist (Office Only)	3A	Chef (1 st Class Estab. and Head Chef)	A
Bottler	A	Chef (Not 1 st Class or Asst. Chef)	B
Brakemen, Flagmen (Train)	NE	Chemist (Field Duties)	2A
Breeder, Animal	IC	Chemist (Office Only)	3A
Brewmaster	A	Chipper, Filer, Grinder	NE
Bricklayer, Reliner	B	Chiropodist, Podiatrist	2M
Broker, Auto	NE	Chiropractor	2M
Broker, Commodities	NE	Circus Employee	NE
Broker, Merchandise/Produce (Wholesale)	2A	Claims Investigation (Field)	A
Broker, Mortgage	3A*	Claims Investigation (Office)	3A
Broker, Stock (Floor Trading)	NE	Clay Handler, Kilnman	NE
Broker, Stock (No Floor Trading)	3A**	Clergyman	IC
Brusher, Dipper	B	Clerical, Office Worker	2A
Buffer, Caster, Grinder	B	Cloth or Paper Maker	B
Bulldozer Operator	B	Coach (Professional)	NE
Busboy	NE	Coater, Mixer (Leather Goods)	B
Butcher	B	Collector (Office Duties Only)	2A
Buyer (Agricultural)	A	Collector, Garbage	NE
Buyer (Office Duties Only)	3A	Collector, Toll	B
Buyer (Traveling)	2A	College Professor	3A*
Cabinet Maker	A	Columnist, Commercial	3A
Cable and Lineman (Overhead)	NE	Commercial Real Estate Sales	3A**
Cable and Lineman (Underground)	B	Commodities Broker	NE
Caddy	NE	Composer	NE
Cafeteria Employee	B	Comptroller	3A*
Calcining, Grinding, Mixing and Processing	B	Computer Analyst	4A
Cameraman (Outside, Not Aerial)	A	Computer Programmer	3A*
Cameraman (Studio Only)	2A	Computer Repair Technician	2A
Canner	B	Conductor (Train)	NE
Captain (Tugs or Barges)	NE	Conservationist	2A
Cardiologist (Diagnostic and Consulting)	4M	Consultant (In Home)	IC
Cardiologist (Surgeon)	3M	Consultant (Not in Home)	3A
Cargo Loader	NE	Contractor (Subcontracting, Working)	A
Carnival Employee	NE	Contractor (Subcontracting, Supv. Only)	2A
Carpenter, Finish (Inside)	A	Controller (Primary Policy Making)	3A*
Carpenter, Rough-In (Outside)	B	Controller (Production - In Plant)	2A
Carpet Cleaner	NE	Controller, Air Traffic	NE
Carpet Layer	NE	Cook (1 st Class Estab. and Head Cook)	A
Carrier, Postal	NE	Cook (Not 1 st Class or Cook's Asst.)	B
Cartographer	3A	Copywriter	A
Cartoonist (Salaried)	IC	Coremaker	B
Carver, Wood or Monument	A	Coroner	3A
Cashier	A	Correspondent (Not Foreign)	2A
Casino Employee	NE	Cosmetologist (Not in Home)	A
Caterer (Cooking or Employee)	B	Counselor (Academic)	3A
Caterer (No Cooking, Owner)	3A	Court Reporter	2A
Cemetery Employee	NE	Crane, Derrickman, Hoistman	B
Chambermaid, Door Attendant, Bellhop	NE	Credit Reporter (Office Clerk)	2A
Charger, Cooker, Gauger	B	Curator (Art Gallery, Library, Museum)	3A

* May be considered 4A if earned income has exceeded \$75,000 annually for each of the past two years.

** May be considered for DI only after being employed in this occupation for two years.

IC Individual consideration.

NE Not eligible.

Custodian or Janitor	B	Emergency Medicine (M.D.)	3M
Cutter, Stone or Glass	B	Endodontist	3M
Dairy Employee	B	Engineer (Job Site Duties)	A
Dairy Farmer (Owner)	2A	Engineer (Office and Consulting)	3A*
Dancer (Includes Instructing)	NE	Engineer (Open Pit and Surface Operations)	A
Day Care (In Home)	IC	Engineer, Compressor	B
Day Care Teacher (Not in Home)	2A	Engineer, Flight	NE
Decorator, Interior	2A	Engineer, Maintenance	B
Dental Assistant	2M	Engineer, Railroad (Locomotive)	NE
Dental Hygienist, Technicians	2M	Engineer, Safety	B
Dentist	3M	Engineer, Stationary	A
Denturologist	3M	Engraver	A
Dermatologist (M.D.)	3M	Entertainer	NE
Designer, Clothing (Self Employed)	IC	Entomologist	3A
Designer, Draftsmen (Office Only)	3A	Environmentalist (Field Work)	2A
Designer, Interior	2A	Environmentalist (Office Duties)	3A
Detective	NE	Erector, Billboard or Fire Escape	NE
Diamond Cutter, Polisher	2A	Erector, Fence	B
Dietician (Not Cooking)	3M	Estimator (Construction, Auto)	2A
Dietician's Assistant	2A	Etcher, Finisher, Photo Engraving	2A
Digger (Machine)	B	Examiner, Loan	3A*
Director (Computer Centers, Engineers)	3A*	Excavating Mach. Oper. (Not Underground)	B
Director, College (No Coaching)	3A*	Executive (Office Duties Only)	3A*
Director, Funeral (No Embalming)	3A	Expeditor	2A
Director, Personnel	3A*	Explosives Mfg. and Storage	NE
Director, Theatre and TV	NE	Exterminator	IC
Disc Jockey (Stable, Salaried Only)	2A	Eye Surgeon	3M
Dishwasher	NE	Eye, Nose, Throat Specialist	4M
Dispatcher (Office)	2A	Fabricator, Metal	B
Diver	NE	Family Practice, General Practice	4M
Dock or Wharf Employee	NE	Farmer, Owner (Dairy)	2A
Dog Catcher, Humane Shelter Worker	NE	Farmer, Owner (Other)	A
Domestic Servant	NE	Federal Law Enforcement	NE
Doorman	NE	Feed Mill Employee	B
Draftsman (Field Work)	2A	Filer, Saw (Mills)	NE
Draftsman (Office Only)	3A	Film Editor	3A
Driller	NE	Film Processor	2A
Driver (Other than Route Sales)	NE	Filterman and Pumpman	B
Driver, Ambulance	NE	Financial Consultant	3A
Driver, Bus	NE	Finisher, Cement or Concrete	B
Driver, Taxicab	NE	Finisher, Sander (Floor)	B
Driver, Truck (Local Del. w/Route Sales)	B	Fire Extinguisher Serviceman	A
Driver, Truck (Longhaul)	NE	Fire Fighting (Municipal, State, Federal)	NE
Dry Cleaning	A	Fish Curing and Packing	B
Editor (Office Duties Only)	3A	Fisherman (All)	NE
Egg Handler and Grader	B	Fishing Guide	NE
Electrician (General)	A	Fitter, Steam	B
Electrician (Powerhouse and Substations)	B	Flagman	NE
Electrologist (Not in Home)	B	Flight Attendant	NE
Electroplater	B	Floor Trader, Commodity Broker	NE
Electrotyper	A	Florist	A
Embalmer	A	Foreman (Engaged in Heavy Work)	B

* May be considered 4A if earned income has exceeded \$75,000 annually for each of the past two years.

** May be considered for DI only after being employed in this occupation for two years.

IC Individual consideration.

NE Not eligible.

Foreman (Light Work)	A	Handler, Freight	B
Foreman, Ranch (Supv. Only - Inside)	2A	Harbor Master, Pilot	2A
Foreman, Ranch (Supv. Only - Outside)	A	Hatchery, Fish (Superintendent and Mgr.)	2A
Forest Ranger	NE	Hatchery, Fish (Workers)	B
Forester	NE	Hauler	NE
Forgeman	NE	Health Club, Spas, Reducing Salons	NE
Forklift Operator	B	Health Official (Field Duties)	2A
Fortune Teller	NE	Health Official (Office Only)	3A
Freightman	NE	Hoistman	NE
Fumigator	IC	Homeopathist	IC
Funeral Director (No Embalming)	3A	Horseback Riding (Any Occupation)	NE
Furnaceman, Shelterman, Pourer	NE	Horticulturist	A
Furniture Maker	A	Hospital Administrator	3A*
Furrier (Sales)	3A	Host, Hostess (Not Waiting on Tables)	A
Gambling Casino (All Employees)	NE	House Detective	NE
Game Warden	NE	Hygienist, Dental	2M
Garage Employee	B	Illustrator (Employed in Office)	3A
Garbage Collection	NE	Inspector (Building, Elevator)	A
Gardener (Minimal Labor, Supervising)	A	Inspector (Office Duties)	3A
Gardener (Other)	B	Installer (Heating, Air Conditioning)	B
Gas Station Attendant	B	Installer (insulation, Dry Wall)	B
Gateman (Industrial Plants)	2A	Installer, Repairman (Appliances)	B
Gauger, Pumpman	B	Installer, Repairman (Elevator)	NE
General Practice (M.D.)	4M	Instructor, Dancing	NE
Geologist (Field Work)	2A	Instructor, Driving	A
Geologist (Office Only)	3A	Instructor, Golf (Salaried Only)	A
Glass Cutter	B	Instructor, Judo, Karate	NE
Glassblower	B	Instructor, Riding School	NE
Glazier	B	Insurance Agent or Broker (Earning under \$30,000)	2A**
Goldsmith	2A	Insurance Agent or Broker (Other)	3A**
Golf Professional (Touring)	NE	Interior Decorator	2A
Golfclub Professional	IC	Internist (M.D.)	4M
Government Official	NE	Interpreter or Translator	3A
Grader	B	Interviewer (Office, Telephone)	2A
Grave Digger	NE	Investigator, Insurance, Claims (Field)	A
Greenskeeper	B	Investigator, Insurance, Claims (Office)	3A
Grinder	NE	Investigator, Private	NE
Grocery or Convenience Store Employee	A	Janitor	B
Groomer, Animal	IC	Jeweler (Repair)	2A
Guard or Watchman	IC	Jeweler (Sales Only)	3A
Guidance Counselor	3A	Jobber (Printing)	A
Guide, Hunting or Fishing	NE	Journalist (Freelance)	NE
Guide, Tour	IC	Journalist (Salaried)	3A
Gunsmith	B	Judge	NE
Gutterer	B	Karate School Owner or Teacher	NE
Gynecologist (Diagnosing and Consulting)	4M	Kennel (Breeder, Trainer, Groomer)	IC
Gynecologist (Surgeon)	3M	Keypunch and Other Skilled Worker	2A
Hairdresser, Stylist (Not in Home)	A	Kitchen Helper	NE
Hammerman	B	Laborer	NE
Handler and Mixer (Batch House)	B	Landscaper (Minimal Labor, Supv.)	A
Handler, Cement and Concrete	B	Lather	B
Handler, Explosive	NE	Laundry Worker	NE

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NE Not eligible.

Law Enforcement Employee	NE	Milliner	A
Lawyer (Corp., Civil, Minimal Litig.)	4A	Millwright	A
Lawyer (Merger, Acquisition)	3A	Miner	NE
Lawyer (Trial or Litigation)	3A	Minister or Clergyman	IC
Lead Burner, Solder Maker	NE	Mixer, Paster, Lead Burner	NE
Lecturer, Speaker	NE	Model	NE
Lens Grinder, Polisher or Cutter	2A	Molder	B
Librarian	3A	Mortgage Banker	3A*
Librarian Assistant	2A	Mortician (No Embalming)	3A
Lighthouse Employee	IC	Mover (All)	NE
Limousine or Taxi Service	NE	Municipal Transit System	NE
Lineman or Repairer (Poles or Towers)	NE	Musician	NE
Lineman or Repairer (Underground)	B	Naturopath, Homeopathist	IC
Linotyper (Newspaper)	2A	Navigator	NE
Liquor Representative	A	Neurologist (Consulting and Diagnosing)	4M
Lithographer	2A	Neurologist (Surgeon)	3M
Lobbyist (Salaried)	3A	Newscaster (Well Established)	2A
Locksmith	2A	Nuclear Energy Plant or Lab	NE
Longshoreman	NE	Nurse's Aide	NE
LPN	M	Nurse, Anesthetist	2M
Lumber Mill Employee	NE	Nurse, Industrial or School	2M
Machinist	A	Nurse, LPN	M
Maid	NE	Nurse, Private	NE
Mail Room Employee (Office)	2A	Nurse, Registered (On Floor)	2M
Maintenance Employee	B	Nurse, Registered (Doctor's Office)	3M
Maitre d' (Hôtel)	A	Nursing Director or Instructor	3M
Make-Up Personnel	NE	Obstetrician (M.D.)	3M
Manager (Elevator, Flour, Feed and Grain)	A	Occupational Therapist	3M
Manager (Office Duties Only)	3A	Office Manager	3A
Manager (Sanitation, Refuse and Garbage).....	B	Office Workers	2A
Manager, Golf Course (No Manual Labor)	2A	Officer, Police and Law Enforcement.....	NE
Manager, Service or Parts	A	Official, Elected	NE
Manager, Supermarket	2A	Oil Field Employee	NE
Manicurist	NE	Oiler, Pump Operator	NE
Manufacturers Representative	3A	Oncologist (M.D.)	3M
Marshall, Sky	NE	Ophthalmologist (M.D.)	3M
Martial Arts	NE	Optician (Selling and Fitting Duties)	3A
Mason (Stone and Brick)	B	Optician (Shopwork and Grinders)	2A
Masseur or Masseuse	NE	Optometrist	3M
Meatcutter and Wrapper	B	Oral Surgeon	3M
Mechanic	B	Orchard Worker	NE
Medical Technician	2M	Orderly	NE
Medical Transcriptionist	2A	Orthodontist	3M
Merchant (Retail and Wholesale)	3A	Orthopedic M.D. (Consulting and Diagnosing).....	4M
Messenger (Inside Office)	2A	Orthopedic Surgeon	3M
Messenger (Outside Office)	A	Osteopath (Consulting and Diagnosing)	4M
Metallurgist	3A	Owner (Farm or Ranch)	A
Meteorologist	3A	Owner (Office Duties Only)	3A*
Meter Reader	A	Owner (Sales-Retail-Inside Food)	A
Midwife (Licensed)	2M	Packer, Shipper	B
Midwife (Not Licensed)	NE	Painter	B
Military (All Personnel)	NE	Paperhanger	B

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Paralegal	3A	Psychotherapist	3M*
Paralegal Assistant	2A	Public Relations (Office Only)	3A
Paramedic	NE	Publisher (Office Duties Only)	3A
Parking Attendant	NE	Pumpman	NE
Pathologist (M.D.)	3M	Purchasing Agent	3A
Pawn Broker	NE	Quality Control	2A
Pediatric Surgeon	3M	Rabbi	IC
Pediatrician (M.D.)	4M	Racing (Auto, Bike, Motorboats, Cycles)	NE
Performer	NE	Radio and Television Repair	A
Periodontist	3M	Radiologist	3M
Personnel Manager	3A*	Ranch Hand or Hired Hand	NE
Pharmacist	3A	Real Estate Sales or Broker (Earning under \$30,000)	2A**
Phlebotomist	2M	Real Estate Sales or Broker (Other)	3A**
Photoengraver, Etcher	2A	Receptionist	2A
Photographer (Studio)	2A	Referee or Umpire	NE
Photographer, Outside (Not Aerial)	A	Rend Plant Employee	NE
Photostater	2A	Repair and Service (Appliance)	B
Physician's Assistant	3M	Repairer or Maker (Watch)	2A
Physicist (Ph. D.)	4M	Repairman, Auto Body	B
Physiotherapist	2M	Repairman, Computer	2A
Piano Tuner	2A	Repairman, Furniture	A
Pile Driver	NE	Repairman, Heating and Air Cond	A
Pilot or Other Crew Member	NE	Reporter (Working in U.S.)	2A
Pipe Fitter, Steamfitter	B	Reporter, Court (Not Freelance)	2A
Plasterer, Stucco Worker	B	Rigger	NE
Plastic Surgeon	3M	Roofer	NE
Plater	B	Roustabout	NE
Professional Sports Player	NE	Salesman (All Others)	2A
Plumber	B	Salesman (Door to Door, Residential)	NE
Podiatrist	2M	Salesman (Office Supply, Chemical)	3A
Police Officer	NE	Salesman (Insur, Real Est, Earning under \$30,000)	2A**
Polisher, Sander	B	Salesman (Insur, Real Est, Other)	3A**
Porter	NE	Salesperson (Retail-Inside Food)	A
Postal Carrier	NE	Sand Blaster	B
Pressman	A	Sander, Finisher (Paper or Wood)	B
Preventive Medicine (M.D.)	4M	Sanitation Employee	NE
Priest	NE	Sawyer (Paper or Wood)	NE
Principal	3A*	Scientist (Field Supervision)	2A
Printer	A	Scientist (Office Duties Only)	3A
Pro, Tennis Club	IC	Sculptor	NE
Probation Officer	NE	Seamstress	A
Producer (Salaried)	IC	Secretary	2A
Professional Athlete, Referee, Official	NE	Sheetmetal Worker	B
Professor	3A*	Shipping and Receiving	A
Profusionist	3M	Shoe Repair (In Shop)	B
Programmer	3A*	Silk Screening	NE
Projectionist	A	Singer	NE
Proofreader	2A	Skating Rink (All Employees)	NE
Prosthesis Design or Construction	2A	Skilled Worker (Not Otherwise Classified)	B
Psychiatrist	4M	Slater	B
Psychic Reader, Adviser, Consultant	NE	Social Worker	NE
Psychologist	3M*	Sociologist	3A

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Solderer and Welder (Shop Only)	B	Ticket Agent	2A
Spa Employee	NE	Tilesetter	B
Splicer	2A	Timekeeper	2A
Stage Hand	NE	Tinsmith	B
Statistician	3A	Tool and Die Maker	A
Steeplejack	NE	Topographer	3A
Stenographer	2A	Tour Professional (Golf or Tennis)	NE
Stevedore	NE	Tower Erector, Groundman, or Polesetter	NE
Steward	NE	Toxicologist	2A
Stewardess	NE	Trainer, Animal	NE
Stock Broker (No Floor Trading)	3A**	Translator	3A
Stock Clerk	B	Trapper	NE
Stone Cutter	B	Tree Surgeon or Trimmer	NE
Stone Mason	B	Truck Driver, Local	B
Structural Steel Worker	NE	Truck Driver, Longhaul	NE
Stuffer, Mailer (Newspaper)	NE	Tuckpointer	NE
Subcontractor (Supervising)	2A	Tuner, Repairer (Piano and Organ)	2A
Subcontractor (Working)	A	Typesetter (Printing)	2A
Superintendent (Construction)	A	Typist	2A
Superintendent (Manufacturing)	2A	Umpire and Referee	NE
Superintendent (Office and Admin.)	3A	Underground Worker (All)	NE
Superintendent (Power Station)	2A	Undertaker	A
Superintendent, Inspector (Building)	2A	Underwriter (Home Office)	3A*
Supervisor (Office and Consulting Duties)	3A	Unskilled Worker	NE
Supervisor (Tech. or Inspecting Duties)	2A	Upholsterer	A
Surgeon	3M	Urban Planner	3A
Surveyor	2A	Urologist (Diagnostic and Consulting)	4M
Swimming Pool Service (Not Seasonal)	B	Urologist (Surgeon)	3M
System Analyst	4A	Usher	NE
Systems Designer	4A	Vending Machine Industry	NE
Systems Programmer	3A*	Veterinarian (Large Animals)	2A
Tailor	A	Veterinarian (Small Animals)	3A
Talent Scout	NE	Video Arcade (All Employees)	NE
Tannery Process Worker (Leather Goods)	B	Waiter, Waitress	NE
Tanning Salon (Owner and Employee)	NE	Wall Paper Hanger	B
Taxi or Limousine Service	NE	Warden (Fire, Fish or Game)	NE
Taxidermist	A	Warden (Office Duties Only)	2A
Teacher (Manual Arts, Vocational)	2A	Wardrobe Personnel	NE
Teacher (Academic, Commercial)	3A	Washer, Car	NE
Teacher (In Home)	NE	Watchmaker	2A
Technical Writer	2A	Welder (Shop Only)	B
Technician or Serviceman, Computer	2A	Winchman	NE
Technician, Electrical	A	Window Cleaner	NE
Telegrapher	A	Wireman (Power House and Substations)	B
Telemarketing	IC	Word Processor	2A
Telephone Operator	2A	Wrecker	NE
Teller, Bank	2A	Writer or Author	NE
Therapist, Inhalation or Physical	2M	Yard Worker	NE
Therapist, Speech	3M	Zoologist (Field Duties)	2A
Thoracic Surgeon	3M	Zoologist (Office Duties Only)	3A

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NE Not eligible.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Products available in most states.

This guide reflects Cincinnati Life's understanding of current federal tax laws and contains information of a general nature. Since tax laws are subject to change from time to time, we suggest you seek advice from your tax adviser.



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The Cincinnati Insurance Companies refers to an insurer group that includes The Cincinnati Life Insurance Company.

**THE
CINCINNATI LIFE INSURANCE COMPANY**

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