



**LIBRA**  
INSURANCE PARTNERS

*Luxe Legacy GUL*

# Quick Start Guide for Advisors & Agents

Offered Exclusively through LIBRA Insurance Partners  
Issued by The Cincinnati Life Insurance Company

# Introducing Luxe Legacy GUL

Built for simple, predictable, strategic wealth transfer

**Luxe Legacy GUL is a Guaranteed Universal Life (GUL) policy** designed for individuals who want to secure a guaranteed legacy and simplify their financial plan with a single, strategic solution.

## Simple. Predictable. Efficient.

Ideal for clients looking to reposition underperforming policies or reallocate idle assets for legacy purposes, Luxe Legacy's simplified design offers a streamlined path to legacy protection and long-term certainty.

Designed for single pay funding, with optional limited and full pay designs available, it offers a guaranteed death benefit, fixed premium structure, and strong internal rate of return when funded with a single premium.

Luxe Legacy GUL is a proprietary GUL product issued by Cincinnati Life and available exclusively through LIBRA partner agencies.

## Product Snapshot

Category	Details
Policy Type	Guaranteed Universal Life (GUL)
Issue Age Range	35–75
Premium Design Options	Designed for single pay; limited pay and full pay options available
Face Amount Range	\$250,000 – \$20,000,000
Guarantee	The guarantee is optimized for age 99, with the flexibility to dial lower or higher—up to age 121—based on planning goals.
Pricing Method	Actual age pricing; Use Age Last Birthday (ALB) to maximize pricing advantage; backdating available
Underwriting	Most offers issued within 24 hours of full submission (via RGA)
Target Market	Affluent clients aged 45–65 with excess liquidity or outdated policies
Ownership Options	Personal or business owned; Estate planning strategies - eligible for ILIT ownership
Carrier	Issued by A+ rated carrier, The Cincinnati Life Insurance Company*
Reinsurers	RGA, Hannover RE, Somerset RE
Availability	Available exclusively through LIBRA partner agencies

## Ideal Client Profile

**Luxe Legacy GUL is designed for clients who want to preserve wealth, minimize risk, and ensure a clear and tax-efficient transfer of assets to future generations.**

Advisors should look for individuals whose existing life insurance no longer serves its original purpose or those with idle, non-retirement assets that could be better positioned to create a lasting impact.

- Affluent individuals, typically aged 45–65
- Policy holders facing rising premiums, declining performance, or with excess cash value not needed for income
- Individuals with non-retirement assets or ideal cash intended for legacy
- Clients seeking to streamline multigenerational or charitable planning
- Business owners with succession, liquidity, or estate equalization needs

\*Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation.

## Why Clients Choose Luxe Legacy GUL

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**Luxe Legacy GUL appeals to clients who want long-term protection without ongoing complexity.** It gives them a way to unlock the value of idle assets, exit underperforming policies, and create a guaranteed legacy with fixed costs and tax-efficient transfer — all within a simplified structure that's easy to understand and implement.

Here are the key reasons clients are drawn to Luxe Legacy — and how it delivers clarity, value, and long-term protection in one efficient solution:

- **One-time funding, long-term protection:** When structured as a single premium, clients eliminate future payment obligations with a single, strategic decision.
- **Cost certainty:** Fixed premiums help avoid rising costs or funding (lapse) risks associated with traditional permanent policies.
- **Tax-efficient transfer:** Delivers an income-tax-free death benefit to named beneficiaries.
- **Estate planning flexibility:** Designed to work within estate strategies such as ILITs, helping bypass probate, reduce estate tax exposure, and support equalization across heirs.
- **High-impact asset conversion:** Repositions idle or non-retirement cash into a larger guaranteed benefit with strong internal rate of return potential.
- **Clarity and confidence:** Clients gain peace of mind knowing their legacy plan is locked in and protected. Clients choose Luxe Legacy because it simplifies planning, maximizes leverage, and delivers results they can count on — without market exposure, moving parts, or future funding risk.

## What Luxe Legacy Solves

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**Clients don't always come looking for a new life insurance policy — they come looking for a better solution to an old problem.** Whether it's the burden of rising premiums, the complexity of their current plan, or uncertainty about how their wealth will transfer, Luxe Legacy GUL is built to replace outdated strategies with clarity, control, and guaranteed outcomes. Luxe Legacy solves for:

- **Rising Premiums and Policy Lapse Risk:** Provides a guaranteed death benefit with fixed premiums, helping clients eliminate future funding concerns and reduce lapse risk.
- **Market-Linked Performance Uncertainty:** Removes exposure to market volatility by offering guarantees not linked to market returns or tied to performance assumptions.
- **Complex Policy Structures:** Replaces multi-layered contracts with optional moving parts with a clear, single purpose design — no riders, no hidden mechanics, and no surprises.
- **Inefficient Tax Transfer of Wealth:** Provides an income-tax-free death benefit and supports trust-based planning to reduce estate tax exposure and protect what beneficiaries receive.
- **Illiquid Asset Division at Death:** Creates immediate liquidity to help equalize distributions without forcing the sale or division of a business, real estate, or other illiquid assets.
- **Assets Not Needed for Income, Intended for Legacy:** Converts idle, non-retirement assets into a larger guaranteed benefit, offering clients a strategic, high-leverage way to leave more behind to heirs.
- **Uncertainty Around Outcomes:** Helps clients move forward with confidence by locking in guarantees that align with long-term goals and clear financial expectations when fully funded.



## Frequently Asked Questions

### What Makes Luxe Legacy GUL Different?

Luxe Legacy GUL stands apart for its simplicity, flexibility, and competitive design. It's optimized for single premium funding, allowing clients to make a one-time decision that eliminates required future premium payments when structured as a single premium, with limited and full pay options also available.

It uses actual age pricing (Age Last Birthday) and allows backdating to help maximize cost-efficiency. Clients benefit from a dialable guarantee best priced at Age 99, with flexibility to dial down or up to maturity, no market exposure, no performance assumptions, and no moving parts to manage.

### What Estate, Tax, and Wealth Transfer Benefits Does Luxe Legacy GUL Provide?\*

Luxe Legacy GUL delivers an income-tax-free death benefit that bypasses probate. When held in an ILIT, the benefit may also be excluded from the taxable estate, creating planning flexibility and control.

*\*Clients should consult their tax advisor for personalized estate planning recommendations.*

### Why is Luxe Legacy GUL Ideal for 1035 Exchanges?

Luxe Legacy helps clients exit underperforming or high-maintenance policies by locking in a fully guaranteed benefit using existing policy value — with no future premium obligations when structured as single pay.

### Does it Support Business Continuity and Succession Planning?

Yes. It can be used to insure key employees, fund buy-sell agreements, or equalize ownership across heirs when a family business or illiquid asset is involved.

### How Does Luxe Legacy GUL Hedge Against Market Volatility?

With guaranteed premiums and death benefits and no exposure to market volatility, Luxe Legacy GUL provides a stable, low-risk addition to diversified investment portfolios.

### What is the Underwriting Process?

Submissions are reviewed by RGA; most decisions are returned within 24 hours of receiving complete documentation. Exams or labs may be required depending on age and face amount.

### What Materials are Available to Help Me Represent Luxe Legacy GUL?

- This Advisor Quick Start Guide
- Luxe Legacy Product Overview
- Luxe Legacy GUL Product Deck
- IRR Illustration Support\*
- Materials for Clients:
  - Frequently Asked Questions
  - Product Guide
  - Case Studies

*\*Available to agencies that have access to Ensignt and the presentation function. All illustrations are for educational purposes only. Actual results will vary based on age, gender, health, and underwriting class.*

### For Additional Questions

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|--------------------------------|---|--------------------------------|
| Policy owner Service Questions | → | Cincinnati Life's Service Team |
| Underwriting                   | → | Cincinnati Life Case Manager   |
| Compensation Questions         | → | Refer to your Agency           |

For more information contact your LIBRA agency or visit [LIBRAIP.com](https://LIBRAIP.com).

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