

Annuities

PORTFOLIO EDGE DEFERRED ANNUITIES AND SINGLE PREMIUM IMMEDIATE ANNUITIES

Contract Forms CLI-151, CLI-152 and CLI-118

Agent Product Marketing Guide

Purpose

Portfolio Edge FPDA, Portfolio Edge SPDA and SPIA contracts offer peace of mind to clients seeking a solid, stable return from a company they can trust. The built-in return of premium feature on deferred annuities guarantees a cash surrender value not less than the total of annuity premiums paid minus any amounts previously withdrawn and related surrender charges.

Issue ages and contract maturity

Issue ages are based on actual age versus nearest age.

Issue ages: Portfolio Edge FPDA - 0-80 years
Portfolio Edge SPDA - 0-80 years
SPIA - 0-80 years (0-64 for life-only payout)

Maturity age: 85 (Portfolio Edge FPDA and SPDA only, SPIA based on settlement option)

The optional maturity date provision for deferred annuity contracts allows clients to keep their money in place and continue the tax deferral by extending the maturity date beyond age 85.

Rates and surrender charges

Annuities have minimum and maximum premium limits as well as product-specific surrender charge periods.

PRODUCT	MINIMUM PREMIUM	MAXIMUM PREMIUM	SURRENDER CHARGE PERIOD*
Portfolio Edge FPDA	\$10,000 initial premium, \$25 per month thereafter	\$1,000,000	9 years beginning at 9%
Portfolio Edge SPDA	\$10,000	\$1,000,000	7 years beginning at 7%
SPIA	\$10,000	\$1,000,000	NA

* Surrender charge decreases 1% each year.

Please refer to Life Quoting (Winflex) on the agency portal under My Tools. Contact your agency administrator if you do not have access to the Life Quoting application.



Everything Insurance Should Be®

Features

Portfolio Edge FPDA and SPDA

- Guaranteed minimum interest rate from 1-3%. Once in force, it will not change
- Withdraw up to 10% of principal, free of surrender charges, once a year
- Use with qualified and non-qualified plans
- IRA and Roth IRA endorsements are available

SPIA

- Guaranteed stream of income to suit your clients' needs
- Period certain and life options
- Single annuitant payout options
- Joint annuitant payout options

Optional coverage

Cincinnati Life offers the Long Term Care Facility and Terminal Illness Benefit Rider (CLI-667) as an optional benefit rider on Portfolio Deferred Annuity plans.

Application

You can view and print forms and applications online at cinfn.com. Select Agents and log in to the agency portal. Then go to Life and Life Forms Library. Applications and applicable forms may be completed online and then printed:
CLI-1017 – Annuity Application

Payment options

Offer your clients various ways to pay premiums along with the flexibility of paying annually, semiannually, quarterly or monthly.

Policyholders can choose to pay their premiums using several methods:

- **Pre-authorized withdrawal** – Policyholders can elect to have their payments withdrawn directly from their savings or checking accounts. The policyholder can initiate this process by completing Form CLI-6261, Pre-authorized Withdrawal Agreement.
- **Online** – Policyholders can visit cinfn.com and Pay Now. They can use Visa®, MasterCard®, Discover® or American Express® cards or transfer funds from their checking or savings accounts. Policyholders need information from their current Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **Phone** – Policyholders can call 800-364-3400 to use an automated system to process payments. They can use Visa, MasterCard, Discover, or American Express cards or transfer funds from their checking or savings accounts. Policyholders need information from their Notice of Payment Due in order to make payments. Payments made after 3 p.m. Eastern Time are processed the next business day.
- **U.S. Mail** – Policyholders can send a check or money order, payable to The Cincinnati Life Insurance Company, using the return envelope enclosed with their statement. Please advise policyholders to write their policy number on the check and include the bottom portion of their statement. Allow seven to 10 days for receipt and processing.

Payment methods can be changed at any time by calling 877-564-0214.

Marketing materials

You can view, combine, print, order or email marketing materials from Cincinnati's agency portal. Click the Marketing tab, then go to Resources and Marketing Materials:

Agent Guide	CLI-20024	Annuities
Brochure	CLI-20013	Saving for the Future
Brochure	CLI-20086	Securing the Future

Cross serving

The Cincinnati Insurance Companies offer valuable products and services to help you increase your points of contact and develop relationships with your clients.

Our family of companies offers life insurance and annuities, as well as personal, commercial and surplus lines property and casualty insurance products that come with personal, local service and financial stability.

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

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