## **Life Insurance**

## LOOKING FOR A BETTER RETURN ON YOUR RETIREMENT PLAN?

Portfolio Edge Single Premium Deferred Annuity Contract Form CLI-151



Are you happy with the growth of your retirement plan? Portfolio Edge Single Premium Deferred Annuity contracts with The Cincinnati Life Insurance Company currently pay a 5.25% interest rate and the rate is guaranteed for one year.

## SPDA contracts with Cincinnati Life feature:

- Guaranteed minimum interest rate of 2.75%
- 100% guaranteed return of principal
- No up-front sales charges or fees
- Withdraw up to 10% of the account value once each year without any surrender charge

The interest rate is subject to change after the first contract-year. Surrender value is reduced by any previous withdrawals and related charges. Surrender charges apply to withdrawals greater than 10% during the surrender charge period. A 10% IRS penalty applies to withdrawals prior to age  $59\ \frac{1}{2}$ .

For more information or product availability, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

Neither The Cincinnati Life Insurance Company nor its affiliates or representatives offer tax or legal advice. Consult with your tax adviser or attorney about your specific situation.

This is not a contract. For a complete statement of the coverages and exclusions, please see the annuity contract. Form CLI-151 Portfolio Edge Single Premium Deferred Annuity contracts available in most states.

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