Annuities

ALTERNATIVES TO RETIREMENT SAVINGS

Portfolio Edge Single Premium Deferred Annuity Contract Form CLI-151 Portfolio Edge Flexible Premium Deferred Annuity Contract Form CLI-152



Portfolio Edge Single Premium Deferred Annuity and Portfolio Edge Flexible Premium Deferred Annuity contracts from The Cincinnati Life Insurance Company offer reliable, proven ways to save for retirement.

BENEFITS

Tax Advantaged Savings

- Account value grows on a tax-deferred basis
- Traditional and Roth IRA endorsements provide for additional retirement savings

Growth

- 100% of the premium is deposited into the account
- Current rate is guaranteed for one full contract year

Safety

- Guaranteed minimum interest rate is 2.75% for the life of the contract
- Guaranteed return of premium feature protects the principal

Liquidity

- Annual 10% free withdrawal option offered without incurring a surrender charge
- Long Term Care Facility and Terminal Illness Benefit Rider provides withdrawals free of surrender charge

Estate Advantage

Upon annuitant's death, the account value avoids probate and the value is paid to a beneficiary chosen by the owner.

Neither The Cincinnati Life Insurance Company nor its affiliates or representatives offer tax or legal advice. Your client should consult with a tax adviser or attorney about his or her specific situation.

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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