



Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141
Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496
cinfin.com ■ 513-870-2000

Claimant's Statement for Life Insurance Benefits

Please accept our sincere sympathy for your loss. We hope to make the claim process as simple as possible by providing the checklist of required items shown below. Additional items may be requested from Life Claims if necessary.

We are here to help with any questions. You may contact us at 888-212-6970, option 1, Mon-Fri 8 a.m. to 4:30 p.m. EST, or by email at life-healthclaims@cinfin.com.

- Death Certificate:** A certified death certificate, including cause and manner of death, must be provided to us. If there are multiple beneficiaries, we only need one death certificate.
- Policy:** Please destroy the original policy if it can be located. No future claims can be filed for the policy included on this claim form.
- Claimant's Statement:** Please be sure to follow the instructions carefully and complete all applicable sections. If there is more than one claimant, each person must complete a separate Claimant's Statement.
 - Section A:** List all policies for which you are claiming a benefit. Provide the insured's information.
 - Section B:** Complete Section B1 or B2, depending on the type of beneficiary.
 - Section C:** Choose the Payment Option you prefer.
 - Section D:** Review the Substitute W-9 information.
 - Section E:** Be sure to sign the claim form prior to submitting to the company.
- Authorization to Release Medical Information:** Complete this if the insured died within two years of the dates the policy was issued or reinstated.

Please return forms using the most convenient method shown below.

| | |
|--|--|
| Regular mail: The Cincinnati Life Insurance Co Life Claims P.O. Box 145496 Cincinnati, OH 45250 | Overnight mail: The Cincinnati Life Insurance Co Life Claims 6200 S. Gilmore Rd Fairfield, OH 45014 |
| Email: life-healthclaims@cinfin.com | Fax: 513-870-2969 |

Forms included:

Claimant's Statement Form CLI-8695-BAA- CA (7/25)
Authorization for Release of Information Form CLI-8513 (9/21)
Information about the Benefit Access Account Form CLI-8964 (7/25)
State-Required Notifications Form CLI-6323 (1/14)

CLAIMANT'S STATEMENT

Instructions:

- ▶ Complete all applicable sections. If information is incomplete or missing, the claim will be delayed.
- ▶ Each beneficiary must submit a separate form. We only need one death certificate.

Section A. Policy Information - Insured's Information

Policy numbers under which claim is being made:

Insured's Name in Full: _____
First Middle Last

Also Known As: _____
(Nicknames, maiden name, etc)

Home Address at Time of Death: _____

City, State, ZIP: _____

Social Security Number: _____

Date of Birth: _____ Place of Birth: _____

Date of Death: _____ State of Residence at Death: _____

If policy was issued or reinstated within 24 months, please provide the name and address of all physicians who attended deceased during the past five years:

| Full Name | Street Address, City, State, Zip | Date of Visit | Disease or Condition |
|-----------|----------------------------------|---------------|----------------------|
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Use additional sheets if necessary.

Section B. Claimant/Beneficiary Information

Instructions:

- ▶ Is the beneficiary an individual? Yes No If Yes, complete Section B1
- ▶ Is the beneficiary a minor? Yes No If Yes, the guardian of the minor's estate must complete Section B1
- ▶ Is the beneficiary an estate? Yes No If Yes, the executor/administrator must complete Section B2
- ▶ Is the beneficiary a trust? Yes No If Yes, the trustee(s) must complete Section B2

Section B1: Complete fully if Beneficiary is an Individual or Minor

Claimant/Beneficiary: _____

Also Known As: _____

SSN: _____ Date of Birth: _____

Relationship to Insured: _____

Mailing Address: _____
Street City State ZIP

Email: _____

Best Contact Number: _____ Cell Home Work

Best Time to Call: _____ AM PM

For **Minor Beneficiaries**, submit copies of the Letters of Guardianship of the Minor's estate.

Section B2: Complete fully if Beneficiary is a Trust or Estate

Name of Trust or Estate: _____

Trustee or Executor Name: _____

Date of Trust: _____ TIN/EIN: _____

Mailing Address: _____
Street City State ZIP

Email: _____

Best Contact Number: _____ Cell Home Work

Best Time to Call: _____ AM PM

For **Trust Beneficiaries**, a trustee certification form and an EIN Confirmation or Verification letter from the IRS are needed.

For **Estate Beneficiaries**, a copy of the Letters Testamentary appointing the Executor or Administrator and an EIN Confirmation or Verification Letter from the IRS are needed.

The Cincinnati Life Insurance Company
P.O. Box 145496, Cincinnati, Ohio 45250-5496

Section C. Payment Options for Life Insurance Benefits

You are eligible to select from the following payment options, unless the policy restricts your rights. **Please indicate which option you prefer.**

- Lump Sum Payment via Electronic Fund Transfer (EFT):** Send a copy of a voided check or bank account statement. Be sure that it includes the accountholder's name, bank routing number, and account number.
- Lump Sum Payment via Check:** If proceeds are payable to a minor, corporation, estate or trust, payment will be made via check.
- Cincinnati Life Benefit Access Account®:** If total benefits from one or more policies are payable to an individual and equal \$10,000 or more, the beneficiary may choose to have the insurance proceeds deposited into a Cincinnati Life Benefit Access Account. This is an interest-bearing account on which the beneficiary can write checks to access the total amount of the insurance proceeds or smaller increments as needed. The Benefit Access Account is designated to provide you with safety, liquidity and interest earnings. For more information, please see Form CLI-8694 Information About the Benefit Access Account Settlement Option - Supplemental Contract.
- Settlement Option:** Please refer to the policy to determine which settlement options are available to you. If you have questions regarding settlement options, you may contact Life Claims at 888-212-6970.

Section D. Substitute W-9 Certification

CERTIFICATION – Under penalty of perjury, I certify that:

1. The number shown on this form is my correct Taxpayer Identification Number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person or U.S. resident alien, and
4. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.
 - Check this box if you are not a U.S. citizen or U.S. resident for tax purposes. Complete form W-8BEN.
 - Check this box if you have been notified by the IRS that you are subject to backup withholding because you have underreported interest or dividends on your tax return.

Section E. Signature

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

I do hereby make claim to the policy(ies) listed in Section A of the Claimant's Statement. I declare that the answers recorded are true and complete to the best of my knowledge. I have read the applicable fraud statement. I agree that the furnishing of this and any supplemental forms do not constitute an admission by the Company that there was any insurance in force on the life in question, nor a waiver of its rights or defenses.

Signature of Beneficiary, Executor, or Trustee(s)

Date



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Authorization for Release of Information

Insured's Name: _____ Insured's Date of Birth: _____

Please Print

I, the Insured named above or the Personal Representative acting on behalf of the insured, hereby authorize any licensed physician; medical practitioner; hospital; clinic or other medical or medically-related facility; the Veterans Administration; Social Security Administration; Internal Revenue Service; financial institution; employer; consumer reporting agency; law enforcement agency or governmental entity; prescription database service; MIB or any organization that has any medical or nonmedical information regarding the Insured to give all such information to The Cincinnati Life Insurance Company or its authorized representative.

This shall include but not be limited to any information regarding the Insured's health history, including all consultations and treatments about mental illness and the use of drugs, alcohol or tobacco (excluding psychotherapy notes); prescription drug information; Human Immunodeficiency Virus (HIV) infection; Acquired Immune Deficiency Syndrome (AIDS); and the diagnosis, treatment or prognosis of any physical condition.

The patient or the patient's representative must read and sign the following statements:

1. I understand that this information will be used to evaluate my claim for insurance benefits and if I refuse to sign this authorization to release my records, The Cincinnati Life Insurance Company may not be able to investigate and/or pay my claim.
2. Information disclosed pursuant to this authorization may not be subject to state or federal privacy regulations and laws.
3. I may revoke this authorization at any time by sending a written request to The Cincinnati Life Insurance Company at the above address, but such revocation will not affect information that has already been requested, collected, used or disclosed in reliance on this authorization.
4. This authorization will be valid from the date signed for a period of two years unless revoked in writing.
5. Any request that I have made to my medical providers to restrict information disclosed does not apply to this authorization.
6. I may obtain a copy of this authorization form by sending a written request to The Cincinnati Life Insurance Company at the above address.
7. A photographic copy of this authorization shall be as valid as the original.

Signed on: _____
Month Day Year

Policy number(s) _____

Print Name of Insured or Personal Representative

Signature of Insured or Personal Representative

Relationship to Insured
(indicate if Personal Representative)



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Information about the Benefit Access Account® Settlement Option - Supplemental Contract

As used in this Section, the terms "Cincinnati Life," "we," "us" and "our" means The Cincinnati Life Insurance Company, and the terms "beneficiary," "you" and "your" refer to the beneficiary to the life insurance contract who selected the Benefit Access Account settlement option.

Payment Options

This supplemental information only applies if you choose the Cincinnati Life Benefit Access Account (Benefit Access Account) settlement option for payment of your life insurance proceeds. Other options are explained in the Claimant's Statement.

Benefits Access Account

Your Benefit Access Account is an interest bearing account established in your name with the Northern Trust Company. The Benefit Access Account is a temporary repository of funds to which the full amount of your life insurance proceeds is credited. You may write checks to access the full amount of the life insurance proceeds and interest earned on the account's balance. It is designed to give you the time you need to consider all of your financial options. You will receive a checkbook when your Benefit Access Account is established. Under the Benefit Access Account settlement option, payment of the full amount of the life insurance policy proceeds occurs upon delivery of the checkbook to you.

Accessing Your Life Insurance Proceeds in Your Benefit Access Account

When you select the Benefit Access Account settlement option, you will receive a personalized checkbook allowing you to access all or a portion of your account balance. You may write a single check for the full amount of the settlement proceeds immediately or you may write checks for any amount from a minimum of \$250 up to the entire account balance. You may leave the money in your account for as long as you wish and write checks as you need them. You may write as many checks as you need, but checks cannot be converted to electronic transfer. If your account falls below \$1,000, it will be automatically closed. A check for all remaining funds, including earned interest, will be mailed to you when the balance falls below \$1,000. If your account is inactive for more than three years, we will contact you directly to confirm that you are aware you have an open account.

Security

The Cincinnati Life Insurance Company completely guarantees the full amount of the life insurance proceeds and earned interest credited to your Benefits Access Account. State guaranty funds provide protection of your life insurance settlement proceeds in the event of the insurance company's insolvency. The account is not guaranteed by the Federal Deposit Insurance Corporation (FDIC). You may contact the National Organization of Life and Health Insurance Guarantee Associations (www.nolhga.com) to learn more about coverage limitations to your account. For further information, please contact your state insurance department.

Interest

While your settlement proceeds remain in your Benefit Access Account, we will pay interest on the account balance. When you receive your checkbook, you also will receive a statement containing the initial rate of interest that we will pay. The minimum interest rate is 1% and is subject to change.

Cincinnati Life monitors the current economic and business environment to determine the rate that we credit to the Benefit Access Account. Because we bear the risk of investing the settlement proceeds credited to your account, we may experience a profit or loss from these assets. Regardless of our investment experience, the interest we pay on your account will never fall below the guaranteed rates in effect. You may contact Northern Trust at 877-752-6350, Monday through Friday, 7:30 am to 6:00 pm Central Time, to find the interest rate in effect at any time. You may also find the current interest rate by calling us at 1-888-212-6970, Monday through Friday, 8:00 am to 4:30 pm Eastern Time.

Tax Implications

You may be required to pay taxes on interest earned on your Benefit Access Account balance. Each year your account is open, you will receive a 1099-INT statement showing the amount of interest earned on your account. You should consult a qualified tax advisor concerning the tax treatment of the interest and your investment options.

Service Fees

There are no monthly service or maintenance fees for the Benefit Access Account, and there is no charge for withdrawals or for your checks. There are fees for special services: \$10 for each returned check and \$15 for each stop payment you request. All other services are provided to you at no charge. When your supply of checks runs out, contact Northern Trust at 877-752-6350 to obtain additional checks at no cost to you.

Statements

You will receive monthly statements showing all transactions, interest credited to your account and the applicable rate of interest for the period. You will not receive copies of your checks.

Deposits

Only insurance proceeds and interest from The Cincinnati Life Insurance Company may be credited to the Benefit Access Account. You may not add personal deposits to this account.

Minimum Balance

If your account falls below \$1,000, it is automatically closed. A check for the remaining funds, plus accrued interest, is mailed to you when the balance falls below the \$1,000 minimum.

Beneficiary Designation

You may designate a beneficiary to receive the balance in your Benefit Access Account upon your death by completing the Beneficiary Designation Card included with the materials that accompany your checkbook. If you do not designate a beneficiary for your account, the balance of your account will be paid to your estate.

Change of Name or Address

If you need to change your name or address, please use the change of address form at the bottom of your monthly statement.

Closing Your Account

If you wish to close your Benefit Access Account before the balance falls below the \$1,000 minimum, you may write a check for the entire account balance. You may also call Northern Trust Company toll free at: 877-752-6350 to close your account by telephone. If you prefer your account be closed in writing, please send your letter to:

The Northern Trust Company
P.O. Box 92987
Chicago, IL 60675-2987

For questions regarding your account, your Northern Trust Company representative can be reached at: 877-752-6350, Monday through Friday, 7:30 am to 6:00 pm Central Time.

Contact Us

You may contact The Cincinnati Life Insurance Company with any questions toll free at: 1-888-212-6970. You may call this number Monday through Friday, 8:00 am to 4:30 pm Eastern Time. You may also contact The Cincinnati Life Insurance Company in writing by addressing your letter to:

The Cincinnati Life Insurance Company
Attn: Life Claims Department
P.O. Box 145496
Cincinnati, OH 54250-5496

Other Options

You can change your mind and move all or a portion (subject to eligibility) of your Benefit Access Account balance into another settlement option for which you qualify. Other available settlement options are described in the Claimant's Statement of the materials accompanying this Agreement. Please contact The Cincinnati Life Insurance Company at 1-888-212-6970 if you would like to discuss other settlement options.



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STATE-REQUIRED NOTIFICATIONS

For policies issued in Illinois*:

The state of Illinois requires that we notify you that we will pay 10% interest if we have not processed the claim within 31 days of receipt of claim requirements.

For policies issued in California*:

The state of California requires that we notify you that we will pay interest if we have not processed the claim within 30 days after the date of death. Interest will be paid at the rate of interest for proceeds left on deposit with the company.

For policies issued in New Hampshire*:

The state of New Hampshire requires that we notify you that we will pay interest if we have not processed the claim within 30 days after the date of death. The rate of interest will be equal to the rate of interest under the interest settlement option shown in the policy.

For beneficiaries who are residents of New Jersey:

The state of New Jersey requires that we notify beneficiaries that information regarding death claim payments is being supplied to the state pursuant to requirements of the New Jersey Division of Taxation and that it is the position of the Division of Taxation that a beneficiary or beneficiaries may, in the absence of state or federal statutes to the contrary, be personally liable for any and all inheritance and/or estate taxes until paid.

For policies issued in Oregon*:

If we fail to pay the proceeds of or make payment under the policy within 30 days after receipt of due proof of death and proof of the interest of the claimant, we will pay interest on any money due. Interest will be paid from the date of the insured's death until the date of payment, at a rate not lower than what we pay on policy loans.

For policies issued in South Dakota*:

The state of South Dakota requires that we notify you that we will pay interest from the date of death on the proceeds payable under this policy. Interest will be paid at the interest settlement option rate in the policy, or four percent, whichever is greater.

**Policies issued under the Interstate Insurance Product Regulation Commission (IIPRC) may have a different interest rate. Refer to the policy for more information.*

AGENT: **DETACH** HERE