#### **Annuities**

# TRUSTED OPTIONS FOR RETIREMENT SAVINGS

Portfolio Edge Plus Single Premium Deferred Annuity

Contract Form CLI-161

Portfolio Edge Plus Flexible Premium Deferred Annuity

Contract Form CLI-162



Cincinnati Life's Portfolio Edge Plus SPDA and Portfolio Edge Plus FPDA contracts offer your clients a secure way to grow their retirement savings.

# **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 3.00% for the life of the contract
- Return of Premium Guarantee Rider protects the principal

## Liquidity

- Annual 10% free withdrawal option offered without incurring a surrender charge
- Waiver of Surrender Charge 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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