

Life Insurance

SEARCHING FOR SOME GUARANTEES IN LIFE

Guaranteed Whole Life

Policy Forms CLI-155 and CLI-156



Secure the future

Whether you are just starting out or planning for retirement, Cincinnati Life's Guaranteed Whole Life insurance offers a wide range of guarantees you can count on.

- **Guaranteed premiums** stay the same from the day you purchase the policy.
- **Guaranteed death benefit** does not change unless you stop paying premiums or elect to reduce your amount of coverage.
- **Guaranteed cash values** accumulate on a tax-deferred basis, allowing you to start planning right away. They will never decrease and are not affected by market fluctuations. Cash values may not be available in the first several policy years and are reduced by any indebtedness at time of surrender.
- **Guaranteed insurability** means that once the policy is in force, your underwriting classification will never change unless it is to your advantage.
- **Guaranteed paid-up values** are stated up front for each policy year so you know where you stand if you should decide to stop paying premiums. Paid-up insurance is the amount of death benefit you receive if premiums are no longer paid, less any indebtedness.

Whole life insurance can cover you and your family for your entire lives – from beginning to end and everything in between.

Consider your insurance needs

With so many guarantees, it's easy to see why Guaranteed Whole Life is ideal for many of your insurance needs today. Consider using it when planning for:

- **Estate conservation:** guaranteed liquidity to cover estate settlement costs
- **Business continuation:** guaranteed cash value, death benefit and premiums to finance business needs
- **Charitable giving:** increased ability to give larger charitable gifts to churches or non-profit organizations
- **Conversion:** convert your current term insurance to this guaranteed, permanent plan with no proof of insurability



Select the best option for you

Level-pay: level premiums are payable for the life of the policy

10-pay: premiums are payable for 10 years, after which you own a paid-up policy with no additional premiums due

Single-pay: policy is purchased with one single premium; no additional premiums are due for the life of the policy

Paid Up at 65: level premiums are payable to age 65, after which you own a paid up policy with no additional premiums due

About Cincinnati Life

The Cincinnati Life Insurance Company stands among the top U.S. life insurers with a high financial strength rating from A.M. Best Co., an independent provider of insurance ratings since 1899. Through one of its predecessor companies, Cincinnati Life has more than a century of experience serving policyholders. A wholly owned subsidiary of The Cincinnati Insurance Company, Cincinnati Life was formed in 1988 when The Life Insurance Company of Cincinnati merged with Inter-Ocean Insurance Company. Please view cinfin.com for current information about Cincinnati Life and its financial strength ratings.

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



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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