Filing at a Glance

Company: The Cincinnati Life Insurance Company

Product Name: CLI86220409
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form

SERFF Tr Num: GRJR-126569676
SERFF Status: Closed-Filed-Closed
Co Tr Num: CLI86221109
Authors: Jennifer Henley, Deborah Naegele, Karen Eichler, Cindy Traurig
Date Submitted: 04/02/2010

State: Arkansas
State Tr Num: 45344
State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 04/07/2010
Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: Point of Sale Advertising
Project Number: Point of Sale Advertising
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 04/07/2010

Deemer Date:
Submitted By: Cindy Traurig
Filing Description:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 04/07/2010
Created By: Cindy Traurig
Corresponding Filing Tracking Number:

NAIC: 0244-1075

Subject: The Cincinnati Life Insurance Company
Point of Sale Advertising
Form CLI-8622 (4/09), Universal Life 1

Replaces: Form CLI-8622 , Universal Life 1, previously approved by your department on November 20, 2008

For Use With: 1. Form CLI-8615 (1/09) Advertising Brochure, previously approved by your department on May 26, 2009

2. Form CLI-125 (1/98), Flexible Premium Adjustable Life Insurance Policy, previously approved by your department on March 19, 1998

The above-captioned forms are being submitted for your review and approval. These forms are new and will replace the forms as shown above.

The forms we are filing may, at some time in the future, be converted to an electronic document. Such adaptation may slightly alter the appearance of the document but we assure that its content will not change.

I would greatly appreciate your approval at your earliest convenience. Thank you for your usual courtesy and cooperation.

Sincerely,

Cindy Traurig
Senior Filings Specialist
The Cincinnati Life Insurance Company
Phone: 513-870-2000 ext 4016
Fax: 513-870-2099
E-mail: cindy_traurig@cinfin.com

Company and Contact

Filing Contact Information

Cindy Traurig, Senior Filing Specialist	cindy_traurig@cinfin.com
PO Box 145496	513-870-2000 [Phone] 4016 [Ext]
Cincinnati, OH 45250-5496	

Filing Company Information

The Cincinnati Life Insurance Company	CoCode: 76236	State of Domicile: Ohio
6200 S. Gilmore Road	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name:	State ID Number:

(513) 870-2000 ext. 4386[Phone] FEIN Number: 31-1213778

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Life Insurance Company	$50.00	04/02/2010	35351984

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	04/07/2010	04/07/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Payroll Deduction Univerrsal Life 1	Cindy Traurig	04/02/2010	04/02/2010

Disposition

Disposition Date: 04/07/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*GRJR-126569676*	*State:*	*Arkansas*
Filing Company:	*The Cincinnati Life Insurance Company*	*State Tracking Number:*	*45344*
Company Tracking Number:	*CLI86221109*		
TOI:	*L08 Life - Other*	*Sub-TOI:*	*L08.000 Life - Other*
Product Name:	*CLI86220409*		
Project Name/Number:	*Point of Sale Advertising/Point of Sale Advertising*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Form *(revised)*	Payroll Deduction Univerrsal Life 1		Yes
Form	Payroll Deduction Univerrsal Life 1		Yes

Amendment Letter

Submitted Date: 04/02/2010

Comments:

The General Information tab had listed that the new Form CLI-6822 (4/09) was replacing CLI-6822.

This should read new Form CLI-6822 (11/09) is replacing CLI-6822 (4/09) which was approved by your department on July 21, 2009.

The corrected form has been attached.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
CLI-8622 (11/09)	Advertising	Payroll Deduction Univerrsal Life 1	Revised			CLI-8622		Form CLI-8622 (11-09).pdf

Form Schedule

Lead Form Number: Form CLI-8622 (4/09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CLI-8622 (11/09)	Advertising	Payroll Deduction Univerrsal Life 1	Revised	Replaced Form #: CLI-8622 Previous Filing #:		Form CLI-8622 (11-09).pdf

Payroll Deduction Universal Life 1
Policy Form CLI-125
Amounts of Insurance
Life Insurance Policy

Age at Contract Date	Weekly Bi-Weekly Semi-Monthly Monthly	$ 3.00 6.00 6.50 13.00	$ 4.00 8.00 8.67 17.33	$ 5.00 10.00 10.84 21.67	$ 6.00 12.00 13.00 26.00	$ 7.00 14.00 15.17 30.33	$ 8.00 16.00 17.34 34.67	$ 9.00 18.00 19.50 39.00	$10.00 20.00 21.67 43.33	Future Automatic Increase Rider Insurance Amount
0		$45,000								
1		45,000								
2		45,000								
3		40,000								
4		40,000								
5		40,000								
6		35,000								
7		35,000								
8		30,000								
9		30,000								
10		30,000								
11		30,000								
12		25,000								
13		25,000								
14		25,000								
15		25,000								
16		25,000								
17		25,000								
18		26,013	38,106	50,259	62,412	74,503	86,678	98,764	110,866	11,207
19		25,054	36,718	48,392	60,089	71,698	83,417	95,090	106,717	10,744
20		24,096	35,330	46,586	57,765	68,981	80,256	91,473	102,694	10,277
21		23,211	33,943	44,781	55,591	66,352	77,195	87,969	98,796	9,811
22		22,326	32,654	43,100	53,493	63,810	74,285	84,634	95,024	9,336
23		21,411	31,366	41,419	51,394	61,356	71,376	81,356	91,315	8,874
24		20,557	30,176	39,800	49,371	58,990	68,616	78,191	87,731	8,428
25		19,746	28,987	38,244	47,422	56,623	65,907	75,082	84,274	7,988
26		18,935	27,797	36,625	45,473	54,257	63,148	71,974	80,753	7,569
27		18,123	26,608	35,131	43,524	51,978	60,488	68,978	77,421	7,153
28		17,386	25,518	33,637	41,726	49,787	57,980	66,039	74,152	6,762
29		16,649	24,427	32,205	39,927	47,663	55,471	63,214	71,009	6,388
30		15,912	23,337	30,836	38,203	45,667	53,113	60,501	67,929	6,032
31		15,248	22,346	29,466	36,554	43,564	50,755	57,844	64,911	5,671
32		14,511	21,255	28,096	34,905	41,636	48,498	55,244	62,019	5,333
33		13,847	20,363	26,851	33,331	39,795	46,290	52,758	59,190	5,014
34		13,257	19,372	25,606	31,757	37,955	44,133	50,327	56,487	4,706
35		12,594	18,480	24,423	30,333	36,202	42,126	48,010	53,847	4,422
36		12,004	17,588	23,240	28,834	34,361	40,019	45,636	51,206	4,150
37		11,414	16,696	22,058	27,410	32,696	38,062	43,376	48,691	3,895
38		10,824	15,903	20,999	25,986	31,030	36,156	41,228	46,240	3,657
39		10,308	15,110	19,941	24,712	29,453	34,349	39,137	43,914	3,435
40		9,792	14,317	18,883	23,437	27,963	32,593	37,102	41,650	3,224
41		9,276	13,524	17,886	22,238	26,561	30,888	35,180	39,513	3,032
42		8,760	12,830	17,015	21,114	25,158	29,282	33,372	37,501	2,854
43		8,317	12,235	16,081	19,990	23,843	27,777	31,676	35,552	2,685
44		7,875	11,541	15,272	18,940	22,616	26,322	29,981	33,666	2,524
45		7,506	10,947	14,462	17,966	21,389	24,968	28,455	31,906	2,374
46		7,064	10,352	13,715	17,067	20,338	23,663	26,985	30,272	2,232
47		6,695	9,856	13,031	16,167	19,286	22,459	25,629	28,763	2,093
48		6,400	9,361	12,346	15,343	18,322	21,305	24,329	27,254	1,966
49		6,032	8,865	11,723	14,518	17,358	20,201	23,029	25,871	1,847
50		5,737	8,370	11,101	13,769	16,481	19,148	21,842	24,551	1,734
51		5,442	7,973	10,478	13,019	15,517	18,094	20,599	23,168	1,634
52		5,000	7,378	9,731	12,120	14,465	16,480	19,186	21,533	1,538
53			6,883	9,108	11,295	13,501	15,686	17,866	20,087	1,448
54			6,387	8,486	10,546	12,537	14,632	16,699	18,704	1,362
55			5,991	7,926	9,796	11,748	13,679	15,568	17,447	1,281
56			5,594	7,427	9,272	11,047	12,876	14,664	16,441	
57			5,297	6,992	8,672	10,346	12,074	12,969	15,498	
58			5,000	6,556	8,147	9,732	11,371	12,869	14,455	
59				6,182	7,263	9,119	10,669	12,121	13,612	
60				5,809	7,173	8,593	9,966	11,386	12,795	
61				5,435	6,723	7,979	9,364	10,651	11,978	
62				5,062	6,274	7,541	8,762	9,973	11,223	
63					5,899	7,015	8,210	9,351	10,532	
64					5,524	6,577	7,709	8,786	9,840	
65					5,224	6,227	7,257	8,221	9,274	
66						5,788	6,755	7,712	8,646	
67						5,438	6,304	7,204	8,080	
68						5,087	5,903	6,752	7,577	
69							5,501	6,243	7,011	
70							5,100	5,847	6,571	

Children's Term Life Insurance Rider (Death Benefit: $10,000)	
Weekly	$1.00
Bi-Weekly	2.00
Semi-Monthly	2.17
Monthly	4.33

Accidental Death Benefit Rider (Death benefit equal to base)	
Weekly	$2.00
Bi-Weekly	4.00
Semi-Monthly	4.34
Monthly	8.67

Form CLI-8622 (11/09)

THE
CINCINNATI LIFE INSURANCE COMPANY
6200 S. GILMORE ROAD, FAIRFIELD, OH 45014-5141

(10/08)

Payroll Deduction Universal Life 1
Policy Form CLI-125
Amounts of Insurance
Life Insurance Policy

Age at Contract Date	Weekly Bi-Weekly Semi-Monthly Monthly	$11.00 22.00 23.84 47.67	$12.00 24.00 26.00 52.00	$13.00 26.00 28.17 56.33	$14.00 28.00 30.34 60.67	$15.00 30.00 32.50 65.00	$16.00 32.00 34.67 69.33	$17.00 34.00 36.84 73.67	$18.00 36.00 39.00 78.00	$19.00 38.00 41.17 82.33	$20.00 40.00 43.34 86.67	Future Automatic Increase Rider Insurance Amount
18		$123,009	$135,116	$147,194	$159,361	$171,503	$183,584	$195,725	$207,860	$219,971	$232,101	$11,207
19		118,441	130,054	141,706	153,447	165,070	176,719	188,428	200,075	211,751	223,446	10,744
20		113,942	125,142	136,382	147,622	158,826	170,056	181,293	192,518	203,711	214,981	10,277
21		109,582	120,382	131,140	141,974	152,772	163,595	174,426	185,187	195,972	206,832	9,811
22		105,429	115,773	126,143	136,590	146,906	157,336	167,773	178,141	188,472	198,936	9,336
23		101,345	111,314	121,229	131,295	141,230	151,229	161,228	171,209	181,152	191,165	8,874
24		97,400	106,932	116,560	126,176	135,743	145,323	154,951	164,560	174,133	183,774	8,428
25		93,524	102,700	111,891	121,145	130,350	139,569	148,835	158,026	167,233	176,510	7,988
26		89,648	98,469	107,304	116,115	124,958	133,814	142,665	151,491	160,273	169,182	7,569
27		85,910	94,313	102,799	111,261	119,755	128,212	136,710	145,127	153,613	162,107	7,153
28		82,311	90,384	98,458	106,583	114,646	122,811	130,916	139,047	147,134	155,284	6,762
29		78,781	86,530	94,280	102,082	109,821	117,561	125,336	133,080	140,834	148,651	6,388
30		75,390	82,752	90,185	97,669	105,091	112,513	119,971	127,341	134,774	142,208	6,032
31		71,998	79,125	86,171	93,345	100,361	107,516	114,606	121,715	128,774	135,954	5,671
32		68,815	75,574	82,322	89,108	95,914	102,721	109,509	116,260	123,075	129,826	5,333
33		65,700	72,174	78,636	85,137	91,563	98,027	104,520	110,976	117,435	123,951	5,014
34		62,655	68,849	75,032	81,165	87,400	93,585	99,745	105,918	112,095	118,266	4,706
35		59,748	65,675	71,510	77,458	83,332	89,244	95,131	101,032	106,875	112,770	4,422
36		56,841	62,426	67,988	73,663	79,169	84,853	90,464	96,031	101,656	107,274	4,150
37		54,003	59,328	64,629	70,045	75,291	80,663	86,011	91,315	96,616	101,968	3,895
38		51,304	56,381	61,435	66,514	71,506	76,625	81,719	86,769	91,816	96,851	3,657
39		48,743	53,510	58,322	63,161	67,911	72,738	77,534	82,337	87,136	91,986	3,435
40		46,251	50,790	55,374	59,895	64,411	69,003	73,618	78,132	82,696	87,249	3,224
41		43,828	48,145	52,507	56,806	61,100	65,470	69,809	74,097	78,436	82,763	3,032
42		41,614	45,652	49,804	53,894	57,978	62,088	66,214	70,290	74,417	78,531	2,854
43		39,468	43,309	47,183	51,070	54,951	58,857	62,780	66,653	70,517	74,425	2,685
44		37,392	41,042	44,725	48,422	52,113	55,778	59,508	63,187	66,857	70,571	2,524
45		35,384	38,927	42,350	45,862	49,369	52,851	56,396	59,834	63,377	66,844	2,374
46		33,654	36,962	40,220	43,568	46,909	50,176	53,499	56,823	60,137	63,433	2,232
47		31,924	35,073	38,173	41,361	44,450	47,652	50,817	53,925	57,077	60,211	2,093
48		30,263	33,259	36,207	39,243	42,179	45,229	48,188	51,197	54,137	57,179	1,966
49		28,740	31,522	34,323	37,213	40,003	42,857	45,720	48,526	51,378	54,210	1,847
50		27,217	29,859	32,603	35,272	37,922	40,636	43,306	46,026	48,678	51,367	1,734
51		25,694	28,197	30,719	33,242	35,841	38,364	40,891	43,412	45,978	48,461	1,634
52		23,895	26,232	28,589	30,947	33,286	35,689	38,101	40,401	42,798	45,176	1,538
53		22,303	24,494	26,705	28,917	31,110	33,266	35,473	37,673	39,858	42,081	1,448
54		20,780	22,832	24,903	26,887	28,934	31,045	33,112	35,116	37,158	39,238	1,362
55		19,396	21,321	23,183	25,122	27,042	28,976	30,859	32,786	34,698	36,585	1,281
56		18,219	20,036	21,873	23,522	25,434	27,259	29,088	30,854	32,658	34,437	
57		17,181	18,827	20,562	22,210	23,920	25,644	27,372	29,036	30,738	32,416	
58		16,143	17,694	19,234	20,886	22,501	24,079	25,655	27,274	28,879	30,458	
59		15,105	16,636	18,105	19,562	21,082	22,616	24,099	25,570	27,079	28,562	
60		14,205	15,578	16,958	18,326	19,758	21,202	22,597	23,979	25,399	26,794	
61		13,305	14,596	15,893	17,179	18,528	19,839	21,148	22,444	23,779	25,088	
62		12,475	13,689	14,911	16,120	17,393	18,578	19,807	21,081	22,279	23,509	
63		11,644	12,782	13,928	15,149	16,257	17,467	18,573	19,774	20,899	22,056	
64		10,952	12,027	13,109	14,178	15,217	16,357	17,446	18,524	19,579	20,666	
65		10,260	11,271	12,289	13,296	14,271	15,347	16,373	17,387	18,379	19,403	
66		9,637	10,515	11,470	12,413	13,419	14,338	15,300	16,251	17,179	18,139	
67		8,945	9,835	10,733	11,619	12,473	13,429	14,335	15,171	16,099	16,939	
68		8,391	9,231	9,996	10,824	11,716	12,520	13,369	14,205	15,019	15,865	
69		7,837	8,551	9,241	10,118	10,865	11,662	12,457	13,239	13,999	14,791	
70		7,284	7,946	8,685	9,412	10,108	10,855	11,598	12,330	13,039	13,717	

Children's Term Life Insurance Rider
(Death Benefit: $10,000)

Weekly	$1.00
Bi-Weekly	2.00
Semi-Monthly	2.17
Monthly	4.33

Accidental Death Benefit Rider
(Death benefit equal to base)

Weekly	$2.00
Bi-Weekly	4.00
Semi-Monthly	4.34
Monthly	8.67

THE
CINCINNATI LIFE INSURANCE COMPANY
6200 SOUTH GILMORE ROAD, FAIRFIELD, OHIO 45014-5141

Form CLI-8622 (11/09)
(10/08)

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification

Bypass Reason: N/A Advertising filing

Comments:

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

Advertising form CLI-8622 (4/09) will be used with the attached CLI-125 (1/98) previously approved by your department on March 9, 1998.

Attachment:

Form CLI-125 (01-98).pdf

THE
CINCINNATI LIFE INSURANCE COMPANY
P.O. BOX 145496, CINCINNATI, OHIO 45250-5496
(513) 870-2000

TWENTY DAY RIGHT TO EXAMINE POLICY

We want you to be satisfied with the policy you have purchased. We urge you to examine it closely. If for any reason, you are not satisfied, you may return the policy to us or to the agent from whom it was purchased within twenty days after you received it. We will cancel it and refund all of the premium you paid.

We will pay a benefit as provided in this policy to your Beneficiary upon receipt at our Home Office of due proof, as provided by this policy, that the insured's death occurred while this policy was in force. We will require surrender of this policy in the course of any settlement.

Executed at our Home Office in Cincinnati, Ohio.

Secretary **President**

SPECIMEN

Flexible Premium Adjustable Life Insurance Policy
Flexible Premiums Payable to End of Premium Payment Period
or Until Prior Death of Insured
Adjustable Death Benefit Payable at Death
Nonparticipating

INSURED: JOHN B DOE
POLICY NUMBER: CS000003

THE CINCINNATI INSURANCE COMPANIES

Form CLI-125 (1/98)

THE
CINCINNATI LIFE INSURANCE COMPANY

POLICY SPECIFICATIONS

SPECIFIED AMOUNT	100,000.00
MINIMUM SPECIFIED AMOUNT	$5,000.00
PREMIUMS PAYABLE FOR	60 YEARS
DEATH BENEFIT OPTION	A (LEVEL DEATH BENEFIT)
MAXIMUM LOAN INTEREST RATE	8% PER ANNUM IN ARREARS
MONTHLY EXPENSE CHARGE - 1ST 5 YEARS	$61.00 PER MONTH
MINIMUM GUARANTEED INTEREST RATE (4.0% PER ANNUM)	.3274% MONTHLY FACTOR
PLANNED PERIODIC PREMIUMS MONTHLY	79.03
MONTHLY POLICY FEE	$3.50
ADMINISTRATIVE CHARGE FOR PARTIAL WITHDRAWALS	$25.00
MAXIMUM PREMIUM EXPENSE CHARGE PERCENTAGE	5%
GUARANTEED SINGLE PREMIUM COST AT AGE 95	$916.11 PER $1,000

SPECIMEN

AT SOME FUTURE TIME, THE POLICY CASH VALUE LESS INDEBTEDNESS MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THAT PERIOD IF SUFFICIENT PREMIUM TO COVER THE MONTHLY DEDUCTION IS NOT PAID.

POLICY NUMBER	CS000003	DATE OF ISSUE	06/01/2006
INSURED	JOHN B DOE	POLICY DATE	01/01/2006
SEX	MALE	MONTHLY ANNIVERSARY DATE	1
AGE	35		

OWNER - AS STATED IN ATTACHED APPLICATION

BENEFICIARY - AS STATED IN ATTACHED APPLICATION UNLESS SUBSEQUENTLY CHANGED

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

STANDARD PREMIUM CLASS

THE
CINCINNATI LIFE INSURANCE COMPANY

TABLE OF VALUES

POLICY YEAR	BENEFIT	YEAR	CASH VALUE
1	0.00	2007	0.00
2	0.00	2008	0.00
3	0.00	2009	0.00
4	0.00	2010	0.00
5	0.00	2011	0.00
6	0.00	2012	0.00
7	100,000.00	2013	183.00
8	100,000.00	2014	623.00
9	100,000.00	2015	1,042.00
10	100,000.00	2016	1,438.00
11	100,000.00	2017	1,806.00
12	100,000.00	2018	2,145.00
13	100,000.00	2019	2,450.00
14	100,000.00	2020	2,717.00
15	100,000.00	2021	2,938.00
16	100,000.00	2022	3,108.00
17	100,000.00	2023	3,215.00
18	100,000.00	2024	3,248.00
19	100,000.00	2025	3,194.00
20	100,000.00	2026	3,042.00
AGE 60	100,000.00	2031	474.00
AGE 62	0.00	2033	0.00
AGE 65	0.00	2036	0.00

SPECIMEN

POLICY NUMBER CS000003 AGE 35

INSURED JOHN B DOE SEX MALE

RESERVE AND NONFORFEITURE BASIS: THE RESERVE ON THIS POLICY EQUALS THE CASH VALUE. THE CASH VALUE SHOWN ABOVE IS BASED ON THE COST OF INSURANCE RATES SHOWN IN THE TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES. THE MINIMUM GUARANTEED INTEREST RATE OF 4.0% PER ANNUM AND THE MONTHLY EXPENSE CHARGES, PREMIUM EXPENSE CHARGE PERCENTAGE AND PLANNED PERIODIC PREMIUM ARE SHOWN ON THE SPECIFICATIONS PAGE.

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SPECIMEN

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER $1,000

Age	Insurance Rates*	Age	Insurance Rates*	Age	Insurance Rates*
0	0.1883330	32	0.1666660	64	2.1591660
1	0.0783330	33	0.1758330	65	2.3550000
2	0.0750000	34	0.1858330	66	2.5558330
3	0.0725000	35	0.1975000	67	2.7566660
4	0.0700000	36	0.2133330	68	2.9625000
5	0.0675000	37	0.2316660	69	3.1833330
6	0.0650000	38	0.2525000	70	3.4325000
7	0.0625000	39	0.2758330	71	3.7258330
8	0.0608330	40	0.3041660	72	4.0666660
9	0.0600000	41	0.3341660	73	4.4566660
10	0.0591660	42	0.3658330	74	4.8900000
11	0.0625000	43	0.3991660	75	5.3550000
12	0.0683330	44	0.4341660	76	5.8383330
13	0.0766660	45	0.4716660	77	6.3291660
14	0.0858330	46	0.5108330	78	6.8350000
15	0.1141660	47	0.5516660	79	7.3750000
16	0.1250000	48	0.5958330	80	7.9716660
17	0.1325000	49	0.6441660	81	8.6425000
18	0.1391660	50	0.6975000	82	9.4033330
19	0.1441660	51	0.7566660	83	10.2658330
20	0.1458330	52	0.8233330	84	11.1925000
21	0.1466660	53	0.8983330	85	12.1666660
22	0.1466660	54	0.9783330	86	13.1750000
23	0.1450000	55	1.0616660	87	14.2258330
24	0.1441660	56	1.1483330	88	15.3300000
25	0.1425000	57	1.2358330	89	16.4725000
26	0.1433330	58	1.3258330	90	17.7250000
27	0.1433330	59	1.4216660	91	19.0783330
28	0.1458330	60	1.5300000	92	20.5991660
29	0.1500000	61	1.6558330	93	22.4375000
30	0.1541660	62	1.8041660	94	24.9350000
31	0.1608330	63	1.9733330		

SPECIMEN

*BASIS: 1980 CSO - SD, AGE LAST BIRTHDAY

INTRODUCTION

This is a flexible premium adjustable life insurance policy. The initial premium payment is due on the policy date. Subsequent premiums may be paid at any time, while the policy remains in force, before the end of the premium payment period. In return for these premiums and the insurance application, we provide certain benefits.

The policy provides life insurance proceeds. Proceeds at death can be paid in a lump sum or under a payment plan.

During the insured's life, the policy builds a cash value. This cash value is the basis for certain benefits you can use before the insured's death.

We will provide an illustration of projected future life insurance and cash value amounts. To receive the illustration, send us a request In Writing. The illustration will assume:

1. Specified Amounts;
2. Death Benefit Options;
3. future premium payments you specify; and
4. any other assumptions specified by you or by us.

On Page 4 of this policy, you will find a Policy Guide. This will help you find specific information you will need about this policy.

DEFINITIONS

In this policy, the owner will be referred to as "you" or "your" and The Cincinnati Life Insurance Company as "us," "we," or "our."

In Writing means in a written form satisfactory to us and filed at our Home Office.

Indebtedness means all outstanding loans on this policy including any interest due or accrued.

SPECIMEN

LIFE INSURANCE BENEFITS

Death Benefit Provision

This policy will provide one of two death benefits, depending on the option in force at the time of the insured's death:

1. Option A in which the cash value is included in the Specified Amount.
   The death benefit will be the greater of:
   a. the Specified Amount on the date of death; or
   b. the applicable percentage of the cash value on the date of death as shown in the Table of Percentages.
2. Option B in which the cash value is not included in the Specified Amount.
   The death benefit will be the greater of:
   a. the cash value plus the Specified Amount on the date of death; or
   b. the applicable percentage of the cash value on the date of death as shown in the Table of Percentages.

The death benefit will be reduced by any Indebtedness. The Specified Amount and death benefit option in effect are shown in the Policy Specifications.

Table of Percentages

Attained Age	Percentage	Attained Age	Percentage
40 and younger	250	65	120
41	243	66	119
42	236	67	118
43	229	68	117
44	222	69	116
45	215	70	115
46	209	71	113
47	203	72	111
48	197	73	109
49	191	74	107
50	185	75-89	105
51	178	90	105
52	171	91	104
53	164	92	103
54	157	93	102
55	150	94	101
56	146	95 and over	100
57	142		
58	138		
59	134		
60	130		
61	128		
62	126		
63	124		
64	122		

Minimum Specified Amount

The minimum Specified Amount permitted under this policy is shown in the Policy Specifications.

SPECIMEN

Change in Specified Amount

After the first policy anniversary, you may change the Specified Amount by sending us a request In Writing, subject to the following conditions:

1. Decrease in Specified Amount
   a. any decrease will be effective on the monthly anniversary day on or next following our receipt of your request. Any such decrease will be applied in the following order:
      (i) against the Specified Amount provided by the most recent increase; then
      (ii) against the next most recent increases successively; and then
      (iii) against the Specified Amount provided under the original application.
   b. the Specified Amount remaining in force after any requested decrease may not be less than the minimum Specified Amount permitted under this policy.
2. Increase in Specified Amount
   A request for an increase in the Specified Amount will be subject to the following requirements:
   a. a supplemental application must be submitted;
   b. evidence of insurability satisfactory to us must be submitted; and
   c. the monthly deduction for the first month of the increase must be paid.

Any change approved by us will be effective on the date shown on the amended Policy Specifications, which will be sent to you.

Change In Death Benefit Option

After the first policy anniversary, you may change the Death Benefit Option by sending us a request In Writing. If the death benefit option is changed from Option A to Option B, the new Specified Amount will be the death benefit less the cash value as of the effective date of change.

If the death benefit option is changed from Option B to Option A, the new Specified Amount will be the death benefit as of the effective date of change.

Any change will be effective on the date shown on the amended Policy Specifications, which will be sent to you.

POLICY CONTROL

Ownership

The insured is the owner of this policy unless:

1. another person is designated as owner in the application; or
2. a new owner has been designated as provided in the Change of Owner provision.

Change of Owner

You may designate a new owner by notifying us In Writing while the insured is alive. When we receive written notice, the change will be effective on the date the notice was signed. Change is subject to any payment or actions we may have taken before receiving the notice.

Assignment

You may assign this policy. Until we are notified In Writing, no assignment will be effective against us. We are not responsible for the validity of any assignment. Your rights and the rights of any beneficiary will be subject to the rights of any assignee.

BENEFICIARY

The beneficiary is as stated in the application unless a new beneficiary has been designated as provided in the Change of Beneficiary provision.

SPECIMEN

Change of Beneficiary

You may change the beneficiary by notifying us In Writing while the insured is alive. When we receive written notice, the change will be effective on the date the notice was signed. Change is subject to any payment or actions we may have taken before receiving the notice.

No Named Beneficiary

If no named beneficiary survives the insured, then, unless this policy provides otherwise:

1. you will be the beneficiary; or
2. if you are deceased, your estate will be the beneficiary.

THE CONTRACT

Entire Contract

The entire contract consists of this policy, the application, and any supplemental applications. A copy of the application is attached at issue. Any supplemental application will also be made a part of the policy when a change in coverage becomes effective. This contract is made in consideration of the application, any supplemental applications, and the payment of premiums. We will not use any statement to void this policy or to defend against a claim under it, unless that statement is contained in the attached written application or supplemental applications. All statements in the application and supplemental applications will, in the absence of fraud, be deemed representations and not warranties.

Modification

An agent cannot change this contract. The only way this contract may be modified is by a written agreement signed by our President or Secretary.

Policy Dates

The basic policy goes into effect on the policy date. Your policy date is stated in the Policy Specifications.

Policy years and anniversaries are measured from the policy date.

A change in coverage will be effective on the date shown in the amended Policy Specifications, which will be sent to you.

Termination of the Policy

All coverage under this policy will terminate when:

1. you request that coverage terminates and you return this policy to us;
2. the insured dies; or
3. the grace period ends without sufficient premium being paid.

Nonparticipation

This policy is nonparticipating. It does not share in our surplus earnings. You will, therefore, receive no dividends under it.

Misstatement of Age

If the insured's age is misstated, we will adjust all benefits under this policy. We will modify benefits by the difference between the actual monthly deduction made and the monthly deduction at the true age. This will be accumulated with interest at the actual rate which was used to determine the cash value.

Suicide

If, within two years from the date of issue or reinstatement, the insured dies by suicide, while sane or insane, the amount payable will be limited to the sum of the premiums paid, less Indebtedness and partial withdrawals.

If you increase the Specified Amount, this two-year period will begin to run from the effective date of the increase with regard to the increase amount. The amount payable will be limited to a refund of that portion of the Monthly Deduction which was applicable to the increase in the Specified Amount.

SPECIMEN

Incontestability

We cannot contest this policy after it has been in force, during the insured's life, for two years from its date of issue or reinstatement, except as follows:

1. an increase in the Specified Amount can be contested until it has been in force for two years during the insured's life from its effective date;
2. the provision does not apply to any rider providing disability or accidental death benefits; and
3. in the event of fraud or intentional misrepresentation of material facts.

Annual Statement

On each policy anniversary, we will send you an annual statement. The statement will show the Specified Amount, the cash value, the surrender value, interest earned and Indebtedness. The statement will also show premiums paid and charges made during the policy year, and any other information which is required by the laws of the state in which this policy is issued.

PREMIUM PAYMENTS

General

The initial premium is payable in advance either:

1. at our Home Office; or
2. to our authorized agent in exchange for a receipt signed by our President or Secretary and countersigned by the agent.

The initial premium is due on the Policy Date. Subsequent premiums are payable either:

1. at our Home Office; or
2. to our authorized agent in exchange for a receipt signed by our President or Secretary and countersigned by the agent.

Any premium payments after the initial premium may be made under a periodic plan that you have chosen, or at any time while this policy is in effect.

You may change the frequency of premium payments, or the amount of premiums at any time, provided the premium satisfies our minimum or maximum amount rules. If, at the end of any policy anniversary, the total premium paid exceeds the guideline premium limitation specified by Section 7702(c) of the Internal Revenue Code, we will return the excess premium, with interest, not later than 60 days from the end of the policy anniversary.

You may request that we send periodic premium reminders, at premium notice frequencies currently available.

You may pay premiums for the number of years shown in the Policy Specifications.

You may make an unscheduled premium payment at any time while this policy is in effect before the end of the premium payment period.

Grace Period

If the cash value less Indebtedness on the day before a monthly anniversary day is insufficient to cover the next monthly deduction, we will allow a 61-day grace period to pay a premium sufficient to cover the monthly deduction. At least 31 days before the end of the grace period, we will mail you notice of the sufficient premium. The monthly deduction is described in the Cash Value Benefits section.

This policy will continue in force during the grace period. If the insured dies during the grace period, the Death Benefit will be reduced by any unpaid monthly deduction. If a premium is not paid by the end of the grace period, this policy will terminate, without value.

SPECIMEN

Reinstatement

This policy may be reinstated at any time within five years after a grace period ends because sufficient premium has not been paid, provided:

1. the policy has not been surrendered for its cash value;
2. evidence of insurability satisfactory to us is furnished; and
3. you pay premiums to keep the policy in effect for at least two months.

The cash value upon reinstatement will be determined by the premium paid at the time of reinstatement. The policy will be reinstated on the date shown in the amended Policy Specifications which will be sent to you.

POLICY LOANS

General

You may borrow against this policy at any time it is in force, provided:

1. a request is made In Writing; and
2. the policy is assigned to us as sole security.

We may defer a loan for up to six months unless it is to be used to pay premiums to us. The policy loan can be any amount up to:

1. the cash value; minus
2. Indebtedness plus interest on Indebtedness to the next policy anniversary; minus
3. any undeducted monthly expense charges for the first five policy years.

Repayment

You may repay loans as desired while this policy is in force. If you do not repay the Indebtedness, it will be deducted from the proceeds at termination. Interest will be charged up to the date of repayment or termination. On the day before the monthly anniversary day, if the cash value less Indebtedness is not enough to cover the monthly deduction for the next month, the Grace Period provision will apply. We will send you and any assignee a notice of the minimum amount due.

Loan Interest

Loan interest is payable at the earlier of:

1. the end of each policy year; or
2. when the Indebtedness is repaid in full.

Any interest not paid when due will be added to the Indebtedness and bear interest at the same rate.

The maximum rate of loan interest is shown in the Policy Specifications. We may charge a lower rate of interest.

CASH VALUE

General

Upon receipt of each premium paid, including the initial premium, we will deduct a premium expense charge. The remainder of each premium will become part of the cash value. This is called a net premium and will earn interest from the day we receive it in our Home Office.

The maximum premium expense charge is shown in the Policy Specifications. We may deduct a lower premium expense charge.

At the beginning of each policy month, including the first, we will make the deduction described in the Monthly Deduction section.

Interest

We will credit interest on the cash value at no less than the minimum guaranteed interest rate as shown in the Policy Specifications. We may credit interest in excess of this rate. Excess interest will not be credited to any part of the cash value which is used to secure a loan balance.

SPECIMEN

Interest will be earned until the day the policy ends. The amount of a partial withdrawal will stop earning interest on the date of the withdrawal. Interest earned will be added to the cash value on each monthly anniversary.

Calculation of Values

The initial cash value of the policy will be:

1. the initial net premium; less
2. the first Monthly Deduction.

The cash value on any date is equal to:

1. the cash value on the prior monthly anniversary day; less
2. the monthly deduction for the current month; less
3. partial withdrawals made on the prior monthly anniversary day; plus
4. interest on the net amount of #1 minus #2 minus #3 to the current date; plus
5. net premiums received since the prior monthly anniversary day; plus
6. interest on #5 from the date received in our Home Office to the current date.

All values equal or exceed those required. The method of calculation has been filed with the Insurance Department of the state in which this policy is delivered.

Monthly Deduction

The monthly deduction for a policy month will be equal to:

1. the cost of insurance for the policy; plus
2. the sum of the monthly expense charges; plus
3. the sum of the monthly policy fees; plus
4. the cost of additional benefits provided by rider.

These amounts are shown in the Policy Specifications.

Monthly expense charges are assessed for the first 60 months the policy is in force. When you increase the Specified Amount of the policy, a monthly expense charge for the increased amount will be assessed for the next 60 months following such increase. An amended Policy Specifications page will be sent to you at that time, and will show the monthly expense charge for the increase in the Specified Amount.

Cost of Insurance

The cost of insurance for the policy is calculated as follows:

1. the cost of insurance rate;

multiplied by

2. the net of:
   a. the Death Benefit at the beginning of the policy month divided by 1 plus the monthly equivalent of the minimum guaranteed interest rates shown in the Policy Specifications; minus
   b. the cash value at the beginning of the policy month;

divided by

3. $1,000.00.

If the cash value is included in the Specified Amount and there have been increases in the Specified Amount, then the cash value will be first considered a part of the initial Specified Amount. If the cash value exceeds the initial Specified Amount, it will then be considered a part of additional Specified Amounts resulting from increases in the order of the increases.

The cost of insurance for any rider is calculated as shown in the Cost of Insurance provision of the rider.

Cost of Insurance Rates

The cost of insurance rate for the initial Specified Amount is based on the insured's:

1. attained age; and
2. rate class on the policy date.

The cost of insurance rate for any increase in the Specified Amount is based on the insured's:

1. attained age; and
2. rate class on the effective date of the change.

Attained age means age last birthday on the prior policy anniversary.

SPECIMEN

Monthly cost of insurance rates will be determined by us, based on our expectation as to future mortality experience. The maximum rates that we can charge are shown in the Table of Monthly Guaranteed Cost of Insurance Rates.

Insufficient Cash Value

On the day before the monthly anniversary day, if the cash value less Indebtedness is not enough to cover the monthly deduction for the next month, the Grace Period provision will apply.

Continuation of Coverage

If periodic premium payments are not made as planned, this policy and any riders will remain in effect as long as the cash value less Indebtedness covers the monthly deduction. This provision will not continue the policy beyond the end of the premium payment period. A rider will not continue beyond its termination date.

Surrender

You can surrender the policy by sending us a request In Writing, along with the policy. A surrender must take place:

1. on a monthly anniversary day; and
2. during the insured's life.

The amount payable on surrender of this policy is the cash value on the date of surrender less any Indebtedness.

If you request to make a surrender within 30 days after a policy anniversary, the amount payable will not be less than the amount payable on that anniversary less Indebtedness and partial withdrawals made on or after the policy anniversary.

The surrender value is payable in one sum or under an optional payment plan. We can defer paying any surrender value for up to six months. We will not defer payment if:

1. the law requires us to pay earlier; or
2. the amount payable is to be used to pay premiums on policies you have with us.

Partial Withdrawals

After the first policy anniversary, you may make a partial withdrawal of the cash value of the policy, by sending us a request In Writing. There will be an administrative charge for each partial withdrawal made. The administrative charge is shown in the Policy Specifications. A partial withdrawal must take place:

1. on a monthly anniversary day; and
2. during the insured's life.

The partial withdrawal can be of any amount up to:

1. the cash value; minus
2. Indebtedness plus interest on Indebtedness to the next policy anniversary.

The amount of the partial withdrawal and administrative charge will be deducted from the cash value.

If Option A is in effect, the Specified Amount will be reduced by the amount of the partial withdrawal. Any partial withdrawal will be reduced in the following order:

1. against the Specified Amount provided by the most recent increase in the Specified Amount; then
2. against the next most recent increases in the Specified Amount successively; and then
3. against the Specified Amount provided under the original application.

The partial withdrawal cannot be an amount that would reduce the Specified Amount to less than the minimum Specified Amount permitted under this policy. The minimum Specified Amount is shown in the Policy Specifications.

SPECIMEN

A partial withdrawal is payable in one sum. We can defer paying any partial withdrawal for up to six months. We will not defer payment if:

1. the law requires us to pay earlier; or
2. the amount payable is to be used to pay premiums on policies you have with us.

AUTOMATIC PAID-UP LIFE INSURANCE

At the end of the premium payment period, if this policy is in force, it will automatically become paid-up level life insurance, payable at the death of the insured.

The amount of paid-up life insurance will be based on:

1. the cash value then in effect, less Indebtedness;
2. the single premium rate then in effect as determined by us but not greater than the guaranteed rate shown on the Policy Specifications; and
3. the insured's attained age.

The maximum amount of paid-up life insurance available will be the Death Benefit then in effect, less Indebtedness.

We will pay you the excess, if any, of the current cash value less Indebtedness over the single premium required for the paid-up life insurance.

SETTLEMENT PROVISIONS

General

The proceeds payable at death or surrender may be paid in one sum. They may also be paid under one or more of the settlement options provided:

1. the total payment due is at least $5,000.00; and
2. each income payment provided by the option is at least $50.00.

Election

The payee may elect an option by notifying us In Writing. No settlement option will be available except with our consent if:

1. the policy is assigned; or
2. the payee is a corporation, association, partnership, trustee, or estate.

The payee may change the election of an option by notifying us In Writing on or before the settlement date. The change will be effective on the date the notice is signed. The change is subject to any payment or actions we may have taken before receiving the notice.

If no election is in effect on the settlement date, the payee may make an election at that time.

Settlement Options

Option 1–Income For Fixed Period:

We will pay no less than the income elected from Table A. Payments will be guaranteed for the number of years chosen, not to exceed 30 years.

Option 2--Life Income With Payments Guaranteed For Ten Years:

We will pay no less than the income determined from Table B. Payments will be made while the payee is alive. Payment will be guaranteed for ten years. If the payee dies before payments have been made for the ten-year period, the value of the remaining guaranteed payments will be paid as a final payment and will be determined using interest of 4% per year.

SPECIMEN

Option 3--Income of Fixed Amount:

We will make equal payments of the amount chosen. These payments will be made until the amount left under this Option, with interest, is exhausted. The rate of interest will not be less than 4% per year. The final payment will be for the balance only.

Option 4--Interest Income:

We will pay interest on the amount left under this Option. The rate of interest will not be less than 4% per year. The payee may withdraw benefits at any time, unless otherwise directed by you. We may pay any balance of less than $5,000.00.

Option 5--Current Purchase Option:

If the payee is a natural person, the payee may elect, in his own right, to receive an income equal to 102% of the income provided by our corresponding single premium immediate annuity rates for the amount of the proceeds applied. The payee may elect this option by making application, In Writing, within 31 days of the settlement date.

TABLES FOR OPTIONS
Monthly Income Per $1,000.00 of Proceeds

TABLE A
OPTION 1
Income for Fixed Period

No. of Years	Monthly Income
1	$84.85
2	43.26
3	29.40
4	22.48
5	18.33
6	15.56
7	13.59
8	12.12
9	10.97
10	10.06
11	9.31
12	8.69
13	8.17
14	7.72
15	7.34
16	7.00
17	6.71
18	6.44
19	6.21
20	6.00
21	5.82
22	5.65
23	5.49
24	5.35
25	5.22
26	5.10
27	5.00
28	4.90
29	4.80
30	4.72

Annual Income is 11.786 times the monthly income.

Semiannual Income is 5.929 times the monthly income.

Quarterly Income is 2.974 times the monthly income.

TABLE B
OPTION 2--Life Income
The amount of Income is based on the age last birthday of the payee on the date of the first payment.

Age	Certain Period 10 Years	Age	Certain Period 10 Years
50	$4.81	68	$6.83
51	4.88	69	6.99
52	4.96	70	7.16
53	5.04	71	7.33
54	5.12	72	7.50
55	5.20	73	7.67
56	5.30	74	7.85
57	5.39	75	8.02
58	5.49	76	8.19
59	5.60	77	8.36
60	5.71	78	8.53
61	5.83	79	8.68
62	5.96	80	8.84
63	6.09	81	8.98
64	6.22	82	9.11
65	6.37	83	9.24
66	6.52	84	9.35
67	6.67	85	9.46

SPECIMEN

The first installment under all options except Option 4, will be payable as of the date of death or election of surrender value; however, provision to the contrary may be made in the settlement agreement. The first payment under Option 4 will be payable one interest period after death or election of surrender value.

Income payments and reserves under Option 2 and Option 5 are based on the 1983 Individual Annuity Mortality Table at 4% interest.

SPECIMEN

THE
CINCINNATI LIFE INSURANCE COMPANY
P.O. BOX 145496, CINCINNATI, OHIO 45250-5496
(513) 870-2000

Flexible Premium Adjustable Life Insurance Policy

Flexible Premiums Payable to End of Premium Payment Period
or Until Prior Death of Insured
Adjustable Death Benefit Payable at Death
Nonparticipating

Form CLI-125 (1/98)

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/02/2010	Form	Payroll Deduction Univerrsal Life 1	04/02/2010	Form CLI-8622 (4-09).pdf (Superceded)

Payroll Deduction Universal Life 1
Amounts of Insurance
Life Insurance Policy

Age at Contract Date	Weekly Bi-Weekly Semi-Monthly Monthly	$ 3.00 6.00 6.50 13.00	$ 4.00 8.00 8.67 17.33	$ 5.00 10.00 10.84 21.67	$ 6.00 12.00 13.00 26.00	$ 7.00 14.00 15.17 30.33	$ 8.00 16.00 17.34 34.67	$ 9.00 18.00 19.50 39.00	$10.00 20.00 21.67 43.33	Future Automatic Increase Rider Insurance Amount
0		$45,000								
1		45,000								
2		45,000								
3		40,000								
4		40,000								
5		40,000								
6		35,000								
7		35,000								
8		30,000								
9		30,000								
10		30,000								
11		30,000								
12		25,000								
13		25,000								
14		25,000								
15		25,000								
16		25,000								
17		25,000								
18		26,013	38,106	50,259	62,412	74,503	86,678	98,764	110,866	11,207
19		25,054	36,718	48,392	60,089	71,698	83,417	95,090	106,717	10,744
20		24,096	35,330	46,586	57,765	68,981	80,256	91,473	102,694	10,277
21		23,211	33,943	44,781	55,591	66,352	77,195	87,969	98,796	9,811
22		22,326	32,654	43,100	53,493	63,810	74,285	84,634	95,024	9,336
23		21,411	31,366	41,419	51,394	61,356	71,376	81,356	91,315	8,874
24		20,557	30,176	39,800	49,371	58,990	68,616	78,191	87,731	8,428
25		19,746	28,987	38,244	47,422	56,623	65,907	75,082	84,274	7,988
26		18,935	27,797	36,625	45,473	54,257	63,148	71,974	80,753	7,569
27		18,123	26,608	35,131	43,524	51,978	60,488	68,978	77,421	7,153
28		17,386	25,518	33,637	41,726	49,787	57,980	66,039	74,152	6,762
29		16,649	24,427	32,205	39,927	47,663	55,471	63,214	71,009	6,388
30		15,912	23,337	30,836	38,203	45,667	53,113	60,501	67,929	6,032
31		15,248	22,346	29,466	36,554	43,564	50,755	57,844	64,911	5,671
32		14,511	21,255	28,096	34,905	41,636	48,498	55,244	62,019	5,333
33		13,847	20,363	26,851	33,331	39,795	46,290	52,758	59,190	5,014
34		13,257	19,372	25,606	31,757	37,955	44,133	50,327	56,487	4,706
35		12,594	18,480	24,423	30,333	36,202	42,126	48,010	53,847	4,422
36		12,004	17,588	23,240	28,834	34,361	40,019	45,636	51,206	4,150
37		11,414	16,696	22,058	27,410	32,696	38,062	43,376	48,691	3,895
38		10,824	15,903	20,999	25,986	31,030	36,156	41,228	46,240	3,657
39		10,308	15,110	19,941	24,712	29,453	34,349	39,137	43,914	3,435
40		9,792	14,317	18,883	23,437	27,963	32,593	37,102	41,650	3,224
41		9,276	13,524	17,886	22,238	26,561	30,888	35,180	39,513	3,032
42		8,760	12,830	17,015	21,114	25,158	29,282	33,372	37,501	2,854
43		8,317	12,235	16,081	19,990	23,843	27,777	31,676	35,552	2,685
44		7,875	11,541	15,272	18,940	22,616	26,322	29,981	33,666	2,524
45		7,506	10,947	14,462	17,966	21,389	24,968	28,455	31,906	2,374
46		7,064	10,352	13,715	17,067	20,338	23,663	26,985	30,272	2,232
47		6,695	9,856	13,031	16,167	19,286	22,459	25,629	28,763	2,093
48		6,400	9,361	12,346	15,343	18,322	21,305	24,329	27,254	1,966
49		6,032	8,865	11,723	14,518	17,358	20,201	23,029	25,871	1,847
50		5,737	8,370	11,101	13,769	16,481	19,148	21,842	24,551	1,734
51		5,442	7,973	10,478	13,019	15,517	18,094	20,599	23,168	1,634
52		5,000	7,378	9,731	12,120	14,465	16,480	19,186	21,533	1,538
53			6,883	9,108	11,295	13,501	15,686	17,866	20,087	1,448
54			6,387	8,486	10,546	12,537	14,632	16,699	18,704	1,362
55			5,991	7,926	9,796	11,748	13,679	15,568	17,447	1,281
56			5,594	7,427	9,272	11,047	12,876	14,664	16,441	
57			5,297	6,992	8,672	10,346	12,074	12,969	15,498	
58			5,000	6,556	8,147	9,732	11,371	12,869	14,455	
59				6,182	7,263	9,119	10,669	12,121	13,612	
60				5,809	7,173	8,593	9,966	11,386	12,795	
61				5,435	6,723	7,979	9,364	10,651	11,978	
62				5,062	6,274	7,541	8,762	9,973	11,223	
63					5,899	7,015	8,210	9,351	10,532	
64					5,524	6,577	7,709	8,786	9,840	
65					5,224	6,227	7,257	8,221	9,274	
66						5,788	6,755	7,712	8,646	
67						5,438	6,304	7,204	8,080	
68						5,087	5,903	6,752	7,577	
69							5,501	6,243	7,011	
70							5,100	5,847	6,571	

Children's Term Life Insurance Rider
(Death Benefit: $10,000)

Weekly	$1.00
Bi-Weekly	2.00
Semi-Monthly	2.17
Monthly	4.33

Accidental Death Benefit Rider
(Death benefit equal to base)

Weekly	$2.00
Bi-Weekly	4.00
Semi-Monthly	4.34
Monthly	8.67

Form CLI-8622 (4/09)

THE
CINCINNATI LIFE INSURANCE COMPANY
6200 SOUTH GILMORE ROAD, FAIRFIELD, OHIO 45014-5141

(10/08)

Payroll Deduction Universal Life 1
Amounts of Insurance
Life Insurance Policy

Age at Contract Date	Weekly Bi-Weekly Semi-Monthly Monthly	$11.00 22.00 23.84 47.67	$12.00 24.00 26.00 52.00	$13.00 26.00 28.17 56.33	$14.00 28.00 30.34 60.67	$15.00 30.00 32.50 65.00	$16.00 32.00 34.67 69.33	$17.00 34.00 36.84 73.67	$18.00 36.00 39.00 78.00	$19.00 38.00 41.17 82.33	$20.00 40.00 43.34 86.67	Future Automatic Increase Rider Insurance Amount
18		$123,009	$135,116	$147,194	$159,361	$171,503	$183,584	$195,725	$207,860	$219,971	$232,101	$11,207
19		118,441	130,054	141,706	153,447	165,070	176,719	188,428	200,075	211,751	223,446	10,744
20		113,942	125,142	136,382	147,622	158,826	170,056	181,293	192,518	203,711	214,981	10,277
21		109,582	120,382	131,140	141,974	152,772	163,595	174,426	185,187	195,972	206,832	9,811
22		105,429	115,773	126,143	136,590	146,906	157,336	167,773	178,141	188,472	198,936	9,336
23		101,345	111,314	121,229	131,295	141,230	151,229	161,228	171,209	181,152	191,165	8,874
24		97,400	106,932	116,560	126,176	135,743	145,323	154,951	164,560	174,133	183,774	8,428
25		93,524	102,700	111,891	121,145	130,350	139,569	148,835	158,026	167,233	176,510	7,988
26		89,648	98,469	107,304	116,115	124,958	133,814	142,665	151,491	160,273	169,182	7,569
27		85,910	94,313	102,799	111,261	119,755	128,212	136,710	145,127	153,613	162,107	7,153
28		82,311	90,384	98,458	106,583	114,646	122,811	130,916	139,047	147,134	155,284	6,762
29		78,781	86,530	94,280	102,082	109,821	117,561	125,336	133,080	140,834	148,651	6,388
30		75,390	82,752	90,185	97,669	105,091	112,513	119,971	127,341	134,774	142,208	6,032
31		71,998	79,125	86,171	93,345	100,361	107,516	114,606	121,715	128,774	135,954	5,671
32		68,815	75,574	82,322	89,108	95,914	102,721	109,509	116,260	123,075	129,826	5,333
33		65,700	72,174	78,636	85,137	91,563	98,027	104,520	110,976	117,435	123,951	5,014
34		62,655	68,849	75,032	81,165	87,400	93,585	99,745	105,918	112,095	118,266	4,706
35		59,748	65,675	71,510	77,458	83,332	89,244	95,131	101,032	106,875	112,770	4,422
36		56,841	62,426	67,988	73,663	79,169	84,853	90,464	96,031	101,656	107,274	4,150
37		54,003	59,328	64,629	70,045	75,291	80,663	86,011	91,315	96,616	101,968	3,895
38		51,304	56,381	61,435	66,514	71,506	76,625	81,719	86,769	91,816	96,851	3,657
39		48,743	53,510	58,322	63,161	67,911	72,738	77,534	82,337	87,136	91,986	3,435
40		46,251	50,790	55,374	59,895	64,411	69,003	73,618	78,132	82,696	87,249	3,224
41		43,828	48,145	52,507	56,806	61,100	65,470	69,809	74,097	78,436	82,763	3,032
42		41,614	45,652	49,804	53,894	57,978	62,088	66,214	70,290	74,417	78,531	2,854
43		39,468	43,309	47,183	51,070	54,951	58,857	62,780	66,653	70,517	74,425	2,685
44		37,392	41,042	44,725	48,422	52,113	55,778	59,508	63,187	66,857	70,571	2,524
45		35,384	38,927	42,350	45,862	49,369	52,851	56,396	59,834	63,377	66,844	2,374
46		33,654	36,962	40,220	43,568	46,909	50,176	53,499	56,823	60,137	63,433	2,232
47		31,924	35,073	38,173	41,361	44,450	47,652	50,817	53,925	57,077	60,211	2,093
48		30,263	33,259	36,207	39,243	42,179	45,229	48,188	51,197	54,137	57,179	1,966
49		28,740	31,522	34,323	37,213	40,003	42,857	45,720	48,526	51,378	54,210	1,847
50		27,217	29,859	32,603	35,272	37,922	40,636	43,306	46,026	48,678	51,367	1,734
51		25,694	28,197	30,719	33,242	35,841	38,364	40,891	43,412	45,978	48,461	1,634
52		23,895	26,232	28,589	30,947	33,286	35,689	38,101	40,401	42,798	45,176	1,538
53		22,303	24,494	26,705	28,917	31,110	33,266	35,473	37,673	39,858	42,081	1,448
54		20,780	22,832	24,903	26,887	28,934	31,045	33,112	35,116	37,158	39,238	1,362
55		19,396	21,321	23,183	25,122	27,042	28,976	30,859	32,786	34,698	36,585	1,281
56		18,219	20,036	21,873	23,522	25,434	27,259	29,088	30,854	32,658	34,437	
57		17,181	18,827	20,562	22,210	23,920	25,644	27,372	29,036	30,738	32,416	
58		16,143	17,694	19,234	20,886	22,501	24,079	25,655	27,274	28,879	30,458	
59		15,105	16,636	18,105	19,562	21,082	22,616	24,099	25,570	27,079	28,562	
60		14,205	15,578	16,958	18,326	19,758	21,202	22,597	23,979	25,399	26,794	
61		13,305	14,596	15,893	17,179	18,528	19,839	21,148	22,444	23,779	25,088	
62		12,475	13,689	14,911	16,120	17,393	18,578	19,807	21,081	22,279	23,509	
63		11,644	12,782	13,928	15,149	16,257	17,467	18,573	19,774	20,899	22,056	
64		10,952	12,027	13,109	14,178	15,217	16,357	17,446	18,524	19,579	20,666	
65		10,260	11,271	12,289	13,296	14,271	15,347	16,373	17,387	18,379	19,403	
66		9,637	10,515	11,470	12,413	13,419	14,338	15,300	16,251	17,179	18,139	
67		8,945	9,835	10,733	11,619	12,473	13,429	14,335	15,171	16,099	16,939	
68		8,391	9,231	9,996	10,824	11,716	12,520	13,369	14,205	15,019	15,865	
69		7,837	8,551	9,241	10,118	10,865	11,662	12,457	13,239	13,999	14,791	
70		7,284	7,946	8,685	9,412	10,108	10,855	11,598	12,330	13,039	13,717	

Children's Term Life Insurance Rider
(Death Benefit: $10,000)

Weekly	$1.00
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Semi-Monthly	2.17
Monthly	4.33

Accidental Death Benefit Rider
(Death benefit equal to base)

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THE
CINCINNATI LIFE INSURANCE COMPANY
6200 SOUTH GILMORE ROAD, FAIRFIELD, OHIO 45014-5141

Form CLI-8622 (4/09)
(10/08)