

SERFF Tracking Number: GRJR-126653785 State: Arkansas
Filing Company: The Cincinnati Life Insurance Company State Tracking Number: 45835
Company Tracking Number: CLI86210310
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2
Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

Filing at a Glance

Company: The Cincinnati Life Insurance Company

Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2

TOI: L08 Life - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 45835

Sub-TOI: L08.000 Life - Other

Co Tr Num: CLI86210310

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Jennifer Henley, Deborah Naegele, Karen Eichler

Disposition Date: 06/02/2010

Date Submitted: 06/01/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Point of Sale Advertising

Status of Filing in Domicile: Not Filed

Project Number: Point of Sale Advertising

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/02/2010

Explanation for Other Group Market Type:

State Status Changed: 06/02/2010

Deemer Date:

Created By: Karen Eichler

Submitted By: Karen Eichler

Corresponding Filing Tracking Number:

Filing Description:

FEIN: 31-1213778

NAIC: 0244-1075

Subject: The Cincinnati Life Insurance Company

Point of Sale Advertising

Form CLI-8621 (3/10), Universal Life 2 Smoker

SERFF Tracking Number: GRJR-126653785 State: Arkansas
Filing Company: The Cincinnati Life Insurance Company State Tracking Number: 45835
Company Tracking Number: CLI86210310
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2
Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

Replaces: Form CLI-8621 (4/09), Universal Life 2 Smoker , previously approved by your department on July 21, 2009.

For Use With: Form CLI-125 (1/98), Flexible Premium Adjustable Life Insurance Policy, previously approved by your department on March 9, 1998

Dear Madame or Sir:

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.

Company and Contact

Filing Contact Information

Karen Eichler AIS, API, Analyst karen_eichler@cinfin.com
P. O. Box 145496 513-870-2000 [Phone] 4386 [Ext]
Cincinnati, OH 45250-5496 513-881-8984 [FAX]

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: 1 advertising fee X \$50.00 each
Per Company: No

SERFF Tracking Number: GRJR-126653785 State: Arkansas
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Life Insurance Company	\$50.00	06/01/2010	36920687

SERFF Tracking Number: GRJR-126653785 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/02/2010	06/02/2010

SERFF Tracking Number: GRJR-126653785 *State:* Arkansas
Filing Company: The Cincinnati Life Insurance Company *State Tracking Number:* 45835
Company Tracking Number: CLI86210310
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2
Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

Disposition

Disposition Date: 06/02/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRJR-126653785 *State:* Arkansas
Filing Company: The Cincinnati Life Insurance Company *State Tracking Number:* 45835
Company Tracking Number: CLI86210310
TOI: L08 Life - Other *Sub-TOI:* L08.000 Life - Other
Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2
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	Payroll Deduction Universal Life 2		Yes

SERFF Tracking Number: GRJR-126653785 State: Arkansas
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 Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

Form Schedule

Lead Form Number: Form CLI-8621 (3/10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form CLI-8621 (3/10)	Advertising	Payroll Deduction Universal Life 2	Revised	Replaced Form #: Form CLI-8621 (4/09) Previous Filing #: GRJR-126225901	0.000	Form CLI-8621 (3-10).pdf

Payroll Deduction Universal Life 2
Policy Form CLI-125
Smoker
Amounts of Insurance
Life Insurance Policy

Age at Contract Date	Weekly Bi-Weekly Semi-Monthly Monthly	\$ 3.00	\$ 4.00	\$ 5.00	\$ 6.00	\$ 7.00	\$ 8.00	\$ 9.00	\$10.00	Future Automatic Increase Rider Insurance Amount
		6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00	
18		\$18,640	\$27,302	\$36,003	\$44,649	\$53,293	\$62,044	\$70,731	\$79,370	\$8,211
19		17,902	26,211	34,571	42,925	51,277	59,636	67,691	76,290	7,850
20		17,165	25,220	33,264	41,276	49,261	57,328	65,305	73,335	7,500
21		16,501	24,229	31,956	39,627	47,333	55,070	62,761	70,443	7,153
22		15,912	23,238	30,711	38,053	45,492	52,913	60,331	67,677	6,815
23		15,248	22,346	29,466	36,554	43,652	50,856	57,957	65,037	6,487
24		14,658	21,454	28,345	35,130	41,986	48,849	55,640	62,459	6,169
25		14,068	20,561	27,163	33,706	40,233	46,892	53,436	59,945	5,860
26		13,478	19,769	26,042	32,282	38,568	44,885	51,175	57,430	5,548
27		12,889	18,876	24,921	30,933	36,903	42,929	48,971	54,915	5,246
28		12,299	18,083	23,801	29,583	35,325	41,072	46,823	52,526	4,957
29		11,783	17,191	22,742	28,234	33,748	39,266	44,732	50,200	4,678
30		11,267	16,498	21,746	26,960	32,170	37,460	42,697	47,937	4,409
31		10,750	15,705	20,750	25,686	30,680	35,754	40,719	45,737	4,150
32		10,234	15,011	19,754	24,487	29,278	34,099	38,854	43,599	3,908
33		9718	14,218	18,820	23,363	27,875	32,443	36,989	41,525	3,676
34		9276	13,524	17,949	22,238	26,561	30,888	35,237	39,513	3,460
35		8833	12,929	17,015	21,114	25,246	29,383	33,485	37,627	3,253
36		8317	12,235	16,143	20,065	23,931	27,877	31,789	35,678	3,054
37		7949	11,641	15,334	19,015	22,704	26,422	30,094	33,792	2,866
38		7506	10,941	14,525	18,041	21,477	25,068	28,568	32,032	2,689
39		7138	10,451	13,778	17,067	20,338	23,713	27,042	30,335	2,524
40		6695	9,856	13,031	16,167	19,286	22,459	25,572	28,763	2,369
41		6327	9,361	12,346	15,268	18,234	21,255	24,216	27,191	2,225
42		6032	8,865	11,661	14,443	17,270	20,101	22,916	25,745	2,090
43		5663	8,370	11,038	13,694	16,306	19,047	21,672	24,362	1,961
44		5368	7,874	10,416	12,944	15,429	17,994	20,542	23,042	1,842
45		5073	7,478	9,855	12,270	14,641	17,041	19,412	21,785	1,729
46			7,081	9,357	11,670	13,852	16,188	18,451	20,716	1,631
47			6,685	8,922	11,071	13,151	15,385	17,547	19,647	1,537
48			6,387	8,486	10,471	12,537	14,582	16,642	18,641	1,449
49			6,090	8,050	9,946	11,924	13,830	15,795	17,698	1,367
50			5,792	7,614	9,422	11,310	13,127	15,003	16,818	1,289
51			5,396	7,116	8,822	10,609	12,324	14,042	15,750	1,216
52			5,000	6,680	8,297	9,908	11,522	13,138	14,744	1,146
53				6,245	7,773	9,294	10,819	12,290	13,801	1,081
54				5,871	7,248	8,681	10,117	11,556	12,984	1,020
55				5,498	6,798	8,155	9,515	10,821	12,166	962

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 S. GILMORE ROAD, FAIRFIELD, OH 45014-5141

Payroll Deduction Universal Life 2

Policy Form CLI-125

Smoker

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		\$88,056	\$96,731	\$105,420	\$114,085	\$122,782	\$131,492	\$140,197	\$148,820	\$157,513	\$166,213	\$8,211
19		84,665	92,953	101,243	109,672	117,957	126,293	134,671	143,024	151,334	159,706	7,850
20		81,342	89,326	97,393	105,436	113,416	121,448	129,467	137,456	145,514	153,515	7,500
21		78,159	85,850	93,543	101,288	108,970	116,703	124,424	132,114	139,814	147,577	7,153
22		75,113	82,526	89,857	97,316	104,713	112,110	119,542	126,943	134,354	141,765	6,815
23		72,137	79,276	86,335	93,521	100,550	107,718	114,874	121,943	129,074	136,206	6,487
24		69,299	76,103	82,977	89,814	96,577	103,428	110,314	117,113	123,915	130,774	6,169
25		66,531	73,080	79,619	86,196	92,792	99,339	105,915	112,453	118,995	125,594	5,860
26		63,693	69,982	76,260	82,577	88,819	95,099	101,408	107,680	113,955	120,224	5,548
27		60,993	66,960	72,984	78,959	84,940	91,011	97,009	103,020	109,035	115,044	5,246
28		58,294	64,013	69,790	75,517	81,251	87,023	92,771	98,531	104,235	110,053	4,957
29		55,733	61,217	66,677	72,163	77,656	83,136	88,640	94,156	99,616	105,126	4,678
30		53,172	58,421	63,646	68,897	74,155	79,401	84,670	89,894	95,116	100,388	4,409
31		50,750	55,701	60,698	65,720	70,750	75,767	80,753	85,746	90,736	95,777	4,150
32		48,397	53,132	57,913	62,719	67,438	72,234	76,998	81,768	86,536	91,292	3,908
33		46,113	50,639	55,128	59,719	64,222	68,801	73,349	77,904	82,396	86,996	3,676
34		43,898	48,145	52,507	56,806	61,100	65,470	69,809	74,154	78,436	82,763	3,460
35		41,752	45,803	49,968	54,070	58,167	62,290	66,429	70,517	74,597	78,720	3,253
36		39,606	43,460	47,347	51,246	55,140	59,059	62,995	66,881	70,757	74,678	3,054
37		37,530	41,193	44,889	48,598	52,302	56,031	59,722	63,414	67,097	70,824	2,866
38		35,523	39,078	42,514	46,039	49,558	53,053	56,611	60,118	63,617	67,097	2,689
39		33,654	36,962	40,302	43,656	46,909	50,277	53,606	56,936	60,257	63,559	2,524
40		31,854	34,997	38,173	41,273	44,450	47,601	50,763	53,925	57,017	60,211	2,369
41		30,193	33,184	36,125	39,067	42,084	45,077	48,027	51,027	54,017	56,990	2,225
42		28,601	31,370	34,159	37,037	39,814	42,655	45,505	48,299	51,078	53,957	2,090
43		27,010	29,708	32,357	35,007	37,638	40,333	43,037	45,685	48,378	51,051	1,961
44		25,556	28,121	30,637	33,153	35,651	38,213	40,730	43,242	45,738	48,272	1,842
45		24,172	26,610	28,917	31,388	33,759	36,143	38,531	40,912	43,278	45,682	1,729
46		22,995	25,250	27,525	29,800	32,056	34,326	36,599	38,866	41,118	43,408	1,631
47		21,818	23,965	26,132	28,299	30,448	32,610	34,775	36,878	39,018	41,197	1,537
48		20,711	22,756	24,822	26,887	28,840	30,944	33,005	35,059	37,098	39,112	1,449
49		19,673	21,623	23,511	25,475	27,421	29,379	31,342	33,241	35,178	37,154	1,367
50		18,635	20,490	22,364	24,151	26,002	27,865	29,732	31,536	33,378	35,259	1,289
51		17,527	19,205	20,972	22,651	24,393	26,149	27,854	29,604	31,330	33,048	1,216
52		16,351	17,996	19,579	21,239	22,785	24,483	26,084	27,672	29,299	30,900	1,146
53		15,312	16,863	18,351	19,827	21,366	22,919	24,421	25,959	27,439	28,941	1,081
54		14,413	15,805	17,204	18,591	20,042	21,505	22,919	24,320	25,759	27,173	1,020
55		13,513	14,823	16,139	17,532	18,812	20,193	21,524	22,842	24,199	25,530	962

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 S. GILMORE ROAD, FAIRFIELD, OH 45014-5141

SERFF Tracking Number: GRJR-126653785 State: Arkansas
Filing Company: The Cincinnati Life Insurance Company State Tracking Number: 45835
Company Tracking Number: CLI86210310
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Form CLI-8621 (3/10), Payroll Deduction Universal Life 2
Project Name/Number: Point of Sale Advertising/Point of Sale Advertising

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: Form CLI-8621 (3/10) will be used with the attached CLI-125.		
Attachment: CLI-125.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.

Kenneth W. Stecker

Secretary

David Popplewell

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

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 - 1 ST 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

POLICY GUIDE

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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		

*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.

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.

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.

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.

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.

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.

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.

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.

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.

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		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.			
No. of Years	Monthly Income	Age	Certain Period 10 Years	Age	Certain Period 10 Years
1	\$84.85	50	\$4.81	68	\$6.83
2	43.26	51	4.88	69	6.99
3	29.40	52	4.96	70	7.16
4	22.48	53	5.04	71	7.33
5	18.33	54	5.12	72	7.50
6	15.56				
7	13.59				
8	12.12				
9	10.97				
10	10.06				
11	9.31	55	5.20	73	7.67
12	8.69	56	5.30	74	7.85
13	8.17	57	5.39	75	8.02
14	7.72	58	5.49	76	8.19
15	7.34	59	5.60	77	8.36
16	7.00				
17	6.71				
18	6.44				
19	6.21				
20	6.00				
21	5.82	60	5.71	78	8.53
22	5.65	61	5.83	79	8.68
23	5.49	62	5.96	80	8.84
24	5.35	63	6.09	81	8.98
25	5.22	64	6.22	82	9.11
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.		65	6.37	83	9.24
		66	6.52	84	9.35
		67	6.67	85	9.46

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