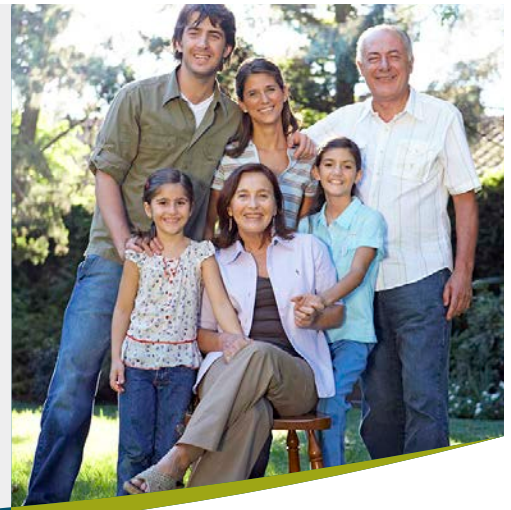


The Cincinnati Advantage

SECURITY, STRENGTH AND SERVICE

Why Choose The Cincinnati Life Insurance Company?



Security for your future

As a policyholder of The Cincinnati Life Insurance Company, you can feel secure knowing you have taken control of your financial future. Our financial strength increases that security.

Financial strength — analysts give Cincinnati Life high ratings*

A.M. Best rates Cincinnati Life A+ (Superior), citing its strong balance sheet, overall good credit quality in its investment portfolio, positive premium growth trends in its core ordinary life line of business and integral role within Cincinnati Financial Corporation.

Standard & Poor's rates Cincinnati Life A+ (Strong), citing "the group's very strong capitalization and strong competitive position, which is supported by a very loyal and productive independent agency force and a low-cost infrastructure."

Fitch Ratings gives Cincinnati Life an A+ (Strong) rating, citing Cincinnati Life's strong capitalization, rebalanced investment portfolio and low operating leverage.

Service from a local independent agent

Cincinnati Life product lines are offered only through professional independent agents who are skilled at identifying risk and can customize policies to meet your needs.

Independent agents know that not all policies are alike. When planning your insurance program, they choose from among several different insurance companies' policies. With Cincinnati Life, they have chosen to place your coverage with a company that has the strength to stand behind your policy.

* Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. For the latest financial ratings, please visit cinfm.com and Financial Strength.

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

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