

The Cincinnati Life Insurance Company

Life Insurance

LIVING WITH PEACE OF MIND

Accelerated Benefit Rider

Policy Forms CLI-680-CV and CLI-680-T



Access life insurance benefits while you're living

A terminal illness can create an immediate need for cash. With the Accelerated Benefit Rider* (ABR), you may qualify for access to a portion of your life insurance death benefit while you are living.

ABR allows advanced payment of the death benefit if you are:

- diagnosed by a physician with a terminal illness, which will result in death within 24 months; or
- confined continuously for 90 days in a nursing home and reasonably expected to remain there for the duration of your life

There is no premium charge for the ABR and no cost to add it to your policy.

How can you use this benefit?

The benefit proceeds you receive can be used in any way you wish, for example, to fulfill a lifetime dream, reduce existing debts or cover medical expenses during your illness.

One advanced lump-sum payment is available each calendar year until reaching the maximum lifetime benefit. The maximum lifetime benefit available is the lesser of 50 percent of the death benefit or \$250,000.

Things to consider

- Unlike conventional life insurance proceeds, accelerated benefits payable under this rider may be taxable
- Accelerated benefits under this rider may affect Medicaid or other government benefits or entitlements
- In certain situations, access to the policy's cash value, if any, may be limited. Read the policy and the rider carefully
- We charge an administrative expense fee to process each claim
- A lien is established against the policy death benefit when you access this policy benefit. The lien accrues interest compounded daily and you may repay all or any portion of the lien at any time

Consult with your tax adviser or attorney about your specific situation.

* Available in most states.

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. Neither The Cincinnati Life Insurance Company nor its affiliates or representatives offer tax or legal advice.

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Everything Insurance Should Be®

