



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Cincinnati Life Insurance Company

NAIC Group Code 0244 0244 NAIC Company Code 76236 Employer's ID Number 31-1213778
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 07/02/1987 Commenced Business 02/01/1988

Statutory Home Office 6200 SOUTH GILMORE ROAD, FAIRFIELD, OH, US 45014-5141
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6200 SOUTH GILMORE ROAD
(Street and Number)

FAIRFIELD, OH, US 45014-5141, 513-870-2000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 6200 SOUTH GILMORE ROAD, FAIRFIELD, OH, US 45014-5141
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6200 SOUTH GILMORE ROAD
(Street and Number)

FAIRFIELD, OH, US 45014-5141, 513-870-2000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address WWW.CINFIN.COM

Statutory Statement Contact JOSEPH DAVID WURZELBACHER, 513-870-2000-4902
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OFFICERS

CEO & PRESIDENT STEPHEN MICHAEL SPRAY TREASURER & VICE PRESIDENT CHRISTOPHER THOMAS LUTZ
CFO & EXECUTIVE VICE PRESIDENT MICHAEL JAMES SEWELL COO & SENIOR VICE PRESIDENT ROGER ANDREW BROWN

OTHER

STEVEN JUSTUS JOHNSTON, CHAIRMAN OF THE BOARD TERESA CURRIN CRACAS, EXECUTIVE VICE PRESIDENT SEAN MICHAEL GIVLER #, EXECUTIVE VICE PRESIDENT
THOMAS CHRISTOPHER HOGAN, SENIOR VICE PRESIDENT JOHN SCOTT KELLINGTON, EXECUTIVE VICE PRESIDENT STEVEN ANTHONY SOLORIA, SENIOR VICE PRESIDENT

DIRECTORS OR TRUSTEES

NANCY CUNNINGHAM BENACCI ROGER ANDREW BROWN TERESA CURRIN CRACAS
DIRK JOHN DEBBINK SEAN MICHAEL GIVLER # THOMAS CHRISTOPHER HOGAN
STEVEN JUSTUS JOHNSTON JOHN SCOTT KELLINGTON DAVID PUTNAM OSBORN
CHARLES ODELL SCHIFF MICHAEL JAMES SEWELL STEVEN ANTHONY SOLORIA
STEPHEN MICHAEL SPRAY LARRY RUSSELL WEBB

State of Ohio SS
County of Butler

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

STEPHEN MICHAEL SPRAY
CEO & PRESIDENT

MICHAEL JAMES SEWELL
CFO & EXECUTIVE VICE PRESIDENT

CHRISTOPHER THOMAS LUTZ
TREASURER & VICE PRESIDENT

Subscribed and sworn to before me this
16TH day of FEBRUARY 2026

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

TYLER AUSTERMAN
NOTARY PUBLIC
12/27/2028

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

ASSETS

| | Current Year | | | Prior Year |
|---|---------------|-------------------------|---|-----------------------------|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | 4 Net Admitted Assets |
| 1. Bonds (Schedule D) | 3,912,408,923 | | 3,912,408,923 | 3,883,709,882 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks | 12,656,816 | | 12,656,816 | 12,584,800 |
| 2.2 Common stocks | | | | 573,300 |
| 3. Mortgage loans on real estate (Schedule B): | | | | |
| 3.1 First liens | | | | |
| 3.2 Other than first liens | | | | |
| 4. Real estate (Schedule A): | | | | |
| 4.1 Properties occupied by the company (less \$ encumbrances) | | | | |
| 4.2 Properties held for the production of income (less \$ encumbrances) | | | | |
| 4.3 Properties held for sale (less \$ encumbrances) | | | | |
| 5. Cash (\$ 18,124,334 , Schedule E - Part 1), cash equivalents (\$ 29,948,628 , Schedule E - Part 2) and short-term investments (\$, Schedule DA) | 48,072,962 | | 48,072,962 | 49,958,807 |
| 6. Contract loans (including \$ premium notes) | 37,807,953 | 1,934,648 | 35,873,305 | 34,458,445 |
| 7. Derivatives (Schedule DB) | | | | |
| 8. Other invested assets (Schedule BA) | 161,520,193 | | 161,520,193 | 95,282,608 |
| 9. Receivables for securities | | | | |
| 10. Securities lending reinvested collateral assets (Schedule DL) | | | | |
| 11. Aggregate write-ins for invested assets | | | | |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 4,172,466,847 | 1,934,648 | 4,170,532,199 | 4,076,567,842 |
| 13. Title plants less \$ charged off (for Title insurers only) | | | | |
| 14. Investment income due and accrued | 48,352,933 | | 48,352,933 | 45,157,581 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 7,979,796 | 3,180 | 7,976,617 | 10,780,572 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums) | 155,625,363 | | 155,625,363 | 155,718,685 |
| 15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$) | | | | |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers | 11,497,526 | | 11,497,526 | 8,728,333 |
| 16.2 Funds held by or deposited with reinsured companies | | | | |
| 16.3 Other amounts receivable under reinsurance contracts | 821,183 | | 821,183 | 956,935 |
| 17. Amounts receivable relating to uninsured plans | | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | | |
| 18.2 Net deferred tax asset | 92,399,938 | 72,957,637 | 19,442,301 | 18,291,729 |
| 19. Guaranty funds receivable or on deposit | 1,368,169 | | 1,368,169 | 1,330,880 |
| 20. Electronic data processing equipment and software | 1,872,637 | 1,872,637 | | |
| 21. Furniture and equipment, including health care delivery assets (\$) | 6,174 | 6,174 | | |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | | |
| 23. Receivables from parent, subsidiaries and affiliates | 8,192,277 | | 8,192,277 | 7,322,679 |
| 24. Health care (\$) and other amounts receivable | 211,502 | 211,502 | | |
| 25. Aggregate write-ins for other-than-invested assets | 5,360,400 | 82,305 | 5,278,095 | 5,120,481 |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 4,506,154,745 | 77,068,081 | 4,429,086,664 | 4,329,975,717 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | 980,630,733 | | 980,630,733 | 951,795,897 |
| 28. Total (Lines 26 and 27) | 5,486,785,478 | 77,068,081 | 5,409,717,397 | 5,281,771,613 |
| DETAILS OF WRITE-INS | | | | |
| 1101. | | | | |
| 1102. | | | | |
| 1103. | | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | | | | |
| 1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) | | | | |
| 2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE | 1,528,687 | | 1,528,687 | 1,158,473 |
| 2502. PREPAID EXPENSES | | | | |
| 2503. AGENTS' BALANCES | 69,366 | 69,366 | | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 3,762,347 | 12,938 | 3,749,409 | 3,962,007 |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) | 5,360,400 | 82,305 | 5,278,095 | 5,120,481 |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$ 3,548,992,916 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve) | 3,548,992,916 | 3,555,532,859 |
| 2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve) | 13,134,903 | 13,845,314 |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve) | 112,661,152 | 118,062,192 |
| 4. Contract claims: | | |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) | 27,697,803 | 31,714,620 |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) | 726,791 | 828,191 |
| 5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10) | | |
| 6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts: | | |
| 6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco) | 46 | 46 |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco) ... | | |
| 6.3 Coupons and similar benefits (including \$ Modco) | | |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6 | | |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 13,366 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) | 4,177,463 | 3,554,800 |
| 9. Contract liabilities not included elsewhere: | | |
| 9.1 Surrender values on canceled contracts | | |
| 9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act | | |
| 9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 19,439,336 ceded | 19,439,336 | 20,487,255 |
| 9.4 Interest maintenance reserve (IMR, Line 6) | | |
| 10. Commissions to agents due or accrued-life and annuity contracts \$ 4,137,589 accident and health \$ 4,188 and deposit-type contract funds \$ | 4,141,777 | 4,070,405 |
| 11. Commissions and expense allowances payable on reinsurance assumed | | |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) | 3,803,186 | 6,124,178 |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) | | |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) | 3,024,449 | 3,160,556 |
| 15.1 Current federal and foreign income taxes, including \$ (36,107) on realized capital gains (losses) | 1,144,174 | 1,431,591 |
| 15.2 Net deferred tax liability | | |
| 16. Unearned investment income | 567,105 | 615,767 |
| 17. Amounts withheld or retained by reporting entity as agent or trustee | 2,996,722 | 2,506,526 |
| 18. Amounts held for agents' account, including \$ 236 agents' credit balances | 236 | 3,003 |
| 19. Remittances and items not allocated | 2,708,806 | 1,751,579 |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates | | |
| 21. Liability for benefits for employees and agents if not included above | | |
| 22. Borrowed money \$ and interest thereon \$ | | |
| 23. Dividends to stockholders declared and unpaid | | |
| 24. Miscellaneous liabilities: | | |
| 24.01 Asset valuation reserve (AVR, Line 16, Col. 7) | 47,491,135 | 43,982,217 |
| 24.02 Reinsurance in unauthorized and certified (\$) companies | | |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers | | |
| 24.04 Payable to parent, subsidiaries and affiliates | 490,075 | 195,787 |
| 24.05 Drafts outstanding | | |
| 24.06 Liability for amounts held under uninsured plans | | |
| 24.07 Funds held under coinsurance | | |
| 24.08 Derivatives | | |
| 24.09 Payable for securities | | |
| 24.10 Payable for securities lending | | |
| 24.11 Capital notes \$ and interest thereon \$ | | |
| 25. Aggregate write-ins for liabilities | 13,098,054 | 13,974,760 |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) | 3,806,296,130 | 3,821,841,645 |
| 27. From Separate Accounts Statement | 980,630,733 | 951,795,897 |
| 28. Total liabilities (Lines 26 and 27) | 4,786,926,863 | 4,773,637,541 |
| 29. Common capital stock | 3,000,000 | 3,000,000 |
| 30. Preferred capital stock | | |
| 31. Aggregate write-ins for other-than-special surplus funds | | |
| 32. Surplus notes | | |
| 33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) | 1,000,000 | 1,000,000 |
| 34. Aggregate write-ins for special surplus funds | | |
| 35. Unassigned funds (surplus) | 618,790,534 | 504,134,072 |
| 36. Less treasury stock, at cost: | | |
| 36.1 shares common (value included in Line 29 \$) | | |
| 36.2 shares preferred (value included in Line 30 \$) | | |
| 37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement) | 619,790,534 | 505,134,072 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) | 622,790,534 | 508,134,072 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) | 5,409,717,397 | 5,281,771,613 |
| DETAILS OF WRITE-INS | | |
| 2501. RETAINED ASSET LIABILITY | 12,247,104 | 12,919,053 |
| 2502. PAYABLES CLEARING | 811,625 | 1,020,436 |
| 2503. PAYABLE TO SEPARATE ACCOUNTS | 2,644 | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 36,681 | 35,270 |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) | 13,098,054 | 13,974,760 |
| 3101. | | |
| 3102. | | |
| 3103. | | |
| 3198. Summary of remaining write-ins for Line 31 from overflow page | | |
| 3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) | | |
| 3401. | | |
| 3402. | | |
| 3403. | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | | |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

| | 1 Current Year | 2 Prior Year |
|--|-------------------|-----------------|
| 1. Premiums and annuity considerations for life and accident and health contracts | 356,993,615 | 358,489,291 |
| 2. Considerations for supplementary contracts with life contingencies | 146,665 | 193,905 |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) | 203,977,677 | 192,277,354 |
| 4. Amortization of Interest Maintenance Reserve (IMR, Line 5) | (376,523) | 170,519 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | |
| 6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) | 3,635,264 | 3,917,625 |
| 7. Reserve adjustments on reinsurance ceded | | |
| 8. Miscellaneous Income: | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 6,066,900 | 4,910,481 |
| 8.2 Charges and fees for deposit-type contracts | | |
| 8.3 Aggregate write-ins for miscellaneous income | | |
| 9. Total (Lines 1 to 8.3) | 570,443,598 | 559,959,176 |
| 10. Death benefits | 170,169,240 | 171,705,609 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 176,115 | 160,833 |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1) | 91,536,186 | 118,413,249 |
| 13. Disability benefits and benefits under accident and health contracts | 1,945,886 | 2,091,826 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | |
| 15. Surrender benefits and withdrawals for life contracts | 38,726,260 | 34,917,203 |
| 16. Group conversions | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 7,080,271 | 5,551,825 |
| 18. Payments on supplementary contracts with life contingencies | 296,912 | 324,949 |
| 19. Increase in aggregate reserves for life and accident and health contracts | (7,250,354) | (18,277,831) |
| 20. Totals (Lines 10 to 19) | 302,680,516 | 314,887,660 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) | 50,674,542 | 48,929,598 |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) | | |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6) | 48,911,290 | 50,618,947 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) | 10,946,370 | 10,910,399 |
| 25. Increase in loading on deferred and uncollected premiums | 5,548,185 | 452,355 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | (11,018,884) | (5,589,924) |
| 27. Aggregate write-ins for deductions | 1,411 | 1,357 |
| 28. Totals (Lines 20 to 27) | 407,743,430 | 420,210,392 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 162,700,167 | 139,748,784 |
| 30. Dividends to policyholders and refunds to members | 46 | 46 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 162,700,121 | 139,748,738 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 37,968,259 | 34,569,624 |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 124,731,862 | 105,179,114 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (1,260,476) (excluding taxes of \$ (57,302) transferred to the IMR) | (5,084,411) | (9,655,557) |
| 35. Net income (Line 33 plus Line 34) | 119,647,451 | 95,523,557 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) | 508,134,073 | 413,688,140 |
| 37. Net income (Line 35) | 119,647,451 | 95,523,557 |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (429,316) | (1,615,047) | 978,129 |
| 39. Change in net unrealized foreign exchange capital gain (loss) | | |
| 40. Change in net deferred income tax | 3,975,688 | 7,334,601 |
| 41. Change in nonadmitted assets | (3,842,712) | (6,464,968) |
| 42. Change in liability for reinsurance in unauthorized and certified companies | | |
| 43. Change in reserve on account of change in valuation basis (increase) or decrease | | |
| 44. Change in asset valuation reserve | (3,508,918) | (3,174,510) |
| 45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) | | |
| 46. Surplus (contributed to) withdrawn from Separate Accounts during period | | |
| 47. Other changes in surplus in Separate Accounts Statement | | |
| 48. Change in surplus notes | | |
| 49. Cumulative effect of changes in accounting principles | | |
| 50. Capital changes: | | |
| 50.1 Paid in | | |
| 50.2 Transferred from surplus (stock dividend) | | |
| 50.3 Transferred to surplus | | |
| 51. Surplus adjustment: | | |
| 51.1 Paid in | | |
| 51.2 Transferred to capital (stock dividend) | | |
| 51.3 Transferred from capital | | |
| 51.4 Change in surplus as a result of reinsurance | | |
| 52. Dividends to stockholders | | |
| 53. Aggregate write-ins for gains and losses in surplus | | 249,124 |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) | 114,656,461 | 94,445,933 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) | 622,790,534 | 508,134,073 |
| DETAILS OF WRITE-INS | | |
| 08.301. | | |
| 08.302. | | |
| 08.303. | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above) | | |
| 2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE | 1,411 | 1,357 |
| 2702. | | |
| 2703. | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) | 1,411 | 1,357 |
| 5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE | | 249,124 |
| 5302. | | |
| 5303. | | |
| 5398. Summary of remaining write-ins for Line 53 from overflow page | | |
| 5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) | | 249,124 |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

CASH FLOW

| | 1 | 2 |
|---|---------------|--------------|
| | Current Year | Prior Year |
| Cash from Operations | | |
| 1. Premiums collected net of reinsurance | 355,428,461 | 353,147,342 |
| 2. Net investment income | 207,071,524 | 199,696,265 |
| 3. Miscellaneous income | 9,467,702 | 10,691,536 |
| 4. Total (Lines 1 through 3) | 571,967,687 | 563,535,143 |
| 5. Benefit and loss related payments | 309,739,781 | 332,789,364 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts | (11,058,174) | (8,184,969) |
| 7. Commissions, expenses paid and aggregate write-ins for deductions | 112,851,593 | 109,283,509 |
| 8. Dividends paid to policyholders | 46 | 46 |
| 9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses) | 36,937,898 | 34,427,339 |
| 10. Total (Lines 5 through 9) | 448,471,144 | 468,315,290 |
| 11. Net cash from operations (Line 4 minus Line 10) | 123,496,544 | 95,219,854 |
| Cash from Investments | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds | 913,814,761 | 605,090,008 |
| 12.2 Stocks | 627,996 | |
| 12.3 Mortgage loans | | |
| 12.4 Real estate | | |
| 12.5 Other invested assets | 15,275,548 | 2,044,472 |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments | | |
| 12.7 Miscellaneous proceeds | | |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 929,718,305 | 607,134,480 |
| 13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments): | | |
| 13.1 Bonds | 1,001,128,601 | 609,906,527 |
| 13.2 Stocks | | |
| 13.3 Mortgage loans | | |
| 13.4 Real estate | | |
| 13.5 Other invested assets | 38,106,667 | 42,236,047 |
| 13.6 Miscellaneous applications | | |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 1,039,235,269 | 652,142,574 |
| 14. Net increase/(decrease) in contract loans and premium notes | 1,791,816 | 2,944,852 |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) | (111,308,779) | (47,952,946) |
| Cash from Financing and Miscellaneous Sources | | |
| 16. Cash provided (applied): | | |
| 16.1 Surplus notes, capital notes | | |
| 16.2 Capital and paid in surplus, less treasury stock | | |
| 16.3 Borrowed funds | | |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities | (12,476,383) | (12,019,983) |
| 16.5 Dividends to stockholders | | |
| 16.6 Other cash provided (applied) | (1,597,226) | (4,522,330) |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) | (14,073,609) | (16,542,314) |
| RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS | | |
| 18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) | (1,885,845) | 30,724,594 |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year | 49,958,807 | 19,234,213 |
| 19.2 End of year (Line 18 plus Line 19.1) | 48,072,962 | 49,958,807 |

Note: Supplemental disclosures of cash flow information for non-cash transactions:

| | | |
|--|--|--|
| | | |
|--|--|--|

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|--------------|-----------------|--------------|----------------------|-----------------|---------------------|-----------|-------------------------|-------------------------|
| | Total | Individual Life | Group Life | Individual Annuities | Group Annuities | Accident and Health | Fraternal | Other Lines of Business | YRT Mortality Risk Only |
| 1. Premiums and annuity considerations for life and accident and health contracts | 356,993,615 | 325,342,659 | 1,067,705 | 28,901,780 | | 1,681,471 | | | |
| 2. Considerations for supplementary contracts with life contingencies | 146,665 | XXX | XXX | 146,665 | | XXX | XXX | | XXX |
| 3. Net investment income | 203,977,677 | 159,943,144 | 802,323 | 38,929,822 | 29,261 | 746,376 | | 3,526,751 | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | (376,523) | (323,863) | 19,156 | 42,412 | (54) | (5,377) | | (108,797) | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | XXX | | |
| 6. Commissions and expense allowances on reinsurance ceded | 3,635,264 | 3,238,218 | | | | 397,047 | XXX | | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | XXX | | |
| 8. Miscellaneous Income: | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 6,066,900 | | 6,066,900 | | | | XXX | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | XXX | XXX | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 570,443,598 | 488,200,158 | 7,956,083 | 68,020,679 | 29,207 | 2,819,516 | | 3,417,955 | |
| 10. Death benefits | 170,169,240 | 159,207,786 | 10,961,454 | | | XXX | XXX | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 176,115 | 176,115 | | | | XXX | XXX | | |
| 12. Annuity benefits | 91,536,186 | XXX | XXX | 91,536,186 | | XXX | XXX | | XXX |
| 13. Disability benefits and benefits under accident and health contracts | 1,945,886 | 353,045 | | | | 1,592,841 | XXX | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | XXX | | |
| 15. Surrender benefits and withdrawals for life contracts | 38,726,260 | 38,726,260 | | | | XXX | XXX | | |
| 16. Group conversions | | | | | | | XXX | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 7,080,271 | 1,771 | | 7,078,500 | | | XXX | | |
| 18. Payments on supplementary contracts with life contingencies | 296,912 | | | 296,912 | | XXX | XXX | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (7,250,354) | 34,372,983 | 428,783 | (41,339,431) | (2,279) | (710,411) | XXX | | |
| 20. Totals (Lines 10 to 19) | 302,680,516 | 232,837,960 | 11,390,237 | 57,572,168 | (2,279) | 882,430 | XXX | | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 50,674,542 | 49,546,249 | | 937,296 | | 190,996 | | | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | XXX | | |
| 23. General insurance expenses and fraternal expenses | 48,911,290 | 44,241,132 | 114,407 | 3,582,681 | 6,541 | 966,529 | | | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 10,946,370 | 10,468,790 | 90,464 | 236,783 | 1,464 | 148,869 | | | |
| 25. Increase in loading on deferred and uncollected premiums | 5,548,185 | 5,548,185 | | | | | XXX | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | (11,018,884) | | (11,018,884) | | | | XXX | | |
| 27. Aggregate write-ins for deductions | 1,411 | 1,411 | | | | | | | |
| 28. Totals (Lines 20 to 27) | 407,743,430 | 342,643,727 | 576,225 | 62,328,928 | 5,726 | 2,188,825 | | | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 162,700,167 | 145,556,431 | 7,379,858 | 5,691,752 | 23,480 | 630,692 | | 3,417,955 | |
| 30. Dividends to policyholders and refunds to members | 46 | 46 | | | | | XXX | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 162,700,121 | 145,556,385 | 7,379,858 | 5,691,752 | 23,480 | 630,692 | | 3,417,955 | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 37,968,259 | 30,566,841 | 1,549,770 | 1,195,268 | 4,931 | 132,445 | | 4,519,004 | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 124,731,862 | 114,989,544 | 5,830,088 | 4,496,484 | 18,549 | 498,247 | | (1,101,049) | |
| 34. Policies/certificates in force end of year | 475,747 | 452,133 | 6,601 | 9,792 | 13 | 7,208 | XXX | | |
| DETAILS OF WRITE-INS | | | | | | | | | |
| 08.301. | | | | | | | | | |
| 08.302. | | | | | | | | | |
| 08.303. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | | | |
| 08.398. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | | | |
| 2701. INCREASE (DECREASE) IN RETIRED LIVES RESERVES | 1,411 | 1,411 | | | | | | | |
| 2702. | | | | | | | | | |
| 2703. | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | 1,411 | 1,411 | | | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|--|-------------|-----------------|------------|-------------|--------------|----------------|--|---------------|-------------------------|-----------------|-----------------------|-------------------------|
| | Total | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life With Secondary Guarantees | Variable Life | Variable Universal Life | Credit Life (c) | Other Individual Life | YRT Mortality Risk Only |
| 1. Premiums for life contracts (a) | 325,342,659 | 20,966 | 54,207,426 | 242,504,139 | | 18,457,499 | 9,917,895 | | | | 234,733 | |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 159,943,144 | 481,430 | 32,950,123 | 75,304,092 | | 32,773,326 | 16,572,347 | | | | 1,861,825 | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | (323,863) | 2,053 | 138,824 | (395,626) | | (61,950) | (10,158) | | | | 2,995 | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | 3,238,218 | | | 2,740,048 | | 497,915 | | | | | 255 | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | | | | | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 488,200,158 | 504,449 | 87,296,373 | 320,152,654 | | 51,666,790 | 26,480,085 | | | | 2,099,807 | |
| 10. Death benefits | 159,207,786 | 124,338 | 20,609,351 | 102,778,452 | | 25,065,824 | 9,296,562 | | | | 1,333,259 | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 176,115 | 66,882 | 44,670 | | | 450 | | | | | 64,113 | |
| 12. Annuity benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 13. Disability benefits and benefits under accident and health contracts | 353,045 | | | | | 95,468 | | | | | 257,577 | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | 38,726,260 | 30,085 | 10,048,838 | 15,264,042 | | 12,864,288 | | | | | 519,007 | |
| 16. Group conversions | | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 1,771 | | | | | | | | | | 1,771 | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 34,372,983 | (114,189) | 23,774,476 | 1,405,729 | | (2,020,195) | 11,834,544 | | | | (507,382) | |
| 20. Totals (Lines 10 to 19) | 232,837,960 | 107,116 | 54,477,336 | 119,448,223 | | 36,005,836 | 21,131,106 | | | | 1,668,343 | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 49,546,249 | | 8,013,444 | 38,096,949 | | 2,555,583 | 878,340 | | | | 1,934 | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | | | | |
| 23. General insurance expenses | 44,241,132 | 391,942 | 8,956,668 | 29,450,400 | | 4,300,683 | 760,351 | | | | 381,088 | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 10,468,790 | 5,983 | 1,658,905 | 7,685,046 | | 691,304 | 401,250 | | | | 26,303 | |
| 25. Increase in loading on deferred and uncollected premiums | 5,548,185 | 100 | 242,918 | 5,312,015 | | | | | | | (6,848) | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions | 1,411 | | | | | | | | | | 1,411 | |
| 28. Totals (Lines 20 to 27) | 342,643,727 | 505,142 | 73,349,269 | 199,992,632 | | 43,553,406 | 23,171,047 | | | | 2,072,230 | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 145,556,431 | (694) | 13,947,104 | 120,160,022 | | 8,113,384 | 3,309,038 | | | | 27,577 | |
| 30. Dividends to policyholders and refunds to members | 46 | | | | | | | | | | 46 | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 145,556,385 | (694) | 13,947,104 | 120,160,022 | | 8,113,384 | 3,309,038 | | | | 27,531 | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 30,566,841 | (146) | 2,928,892 | 25,233,605 | | 1,703,811 | 694,898 | | | | 5,781 | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 114,989,544 | (548) | 11,018,212 | 94,926,417 | | 6,409,573 | 2,614,140 | | | | 21,749 | |
| 34. Policies/certificates in force end of year | 452,133 | 14,635 | 93,592 | 276,144 | | 49,169 | 6,850 | | | | 11,743 | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | |
| 08.301. | | | | | | | | | | | | |
| 08.302. | | | | | | | | | | | | |
| 08.303. | | | | | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | | | | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | | | | | | |
| 2701. INCREASE (DECREASE) IN RETIRED LIVES RESERVES | 1,411 | | | | | | | | | | 1,411 | |
| 2702. | | | | | | | | | | | | |
| 2703. | | | | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | 1,411 | | | | | | | | | | 1,411 | |

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|--------------|------------|-----------|----------------|---------------|-------------------------|-----------------|----------------------|-------------------------|
| | Total | Whole Life | Term Life | Universal Life | Variable Life | Variable Universal Life | Credit Life (d) | Other Group Life (a) | YRT Mortality Risk Only |
| 1. Premiums for life contracts (b) | 1,067,705 | | | (1,173,526) | | | | 2,241,231 | |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 802,323 | | | 753,619 | | | | 48,704 | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 19,156 | | | 19,238 | | | | (82) | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | | | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 6,066,900 | | | 6,066,900 | | | | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 7,956,083 | | | 5,666,231 | | | | 2,289,852 | |
| 10. Death benefits | 10,961,454 | | | 10,596,454 | | | | 365,000 | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | | | |
| 12. Annuity benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 13. Disability benefits and benefits under accident and health contracts | | | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | | | | | | | | | |
| 16. Group conversions | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | 428,783 | | | 428,052 | | | | 731 | |
| 20. Totals (Lines 10 to 19) | 11,390,237 | | | 11,024,506 | | | | 365,731 | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | | | | | | | | | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | |
| 23. General insurance expenses | 114,407 | | | 56,438 | | | | 57,969 | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 90,464 | | | 3,683 | | | | 86,781 | |
| 25. Increase in loading on deferred and uncollected premiums | | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | (11,018,884) | | | (11,018,884) | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 576,225 | | | 65,744 | | | | 510,481 | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 7,379,858 | | | 5,600,487 | | | | 1,779,371 | |
| 30. Dividends to policyholders and refunds to members | | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 7,379,858 | | | 5,600,487 | | | | 1,779,371 | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 1,549,770 | | | 1,176,102 | | | | 373,668 | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 5,830,088 | | | 4,424,385 | | | | 1,405,703 | |
| 34. Policies/certificates in force end of year | 6,601 | | | 999 | | | | 5,602 | |
| DETAILS OF WRITE-INS | | | | | | | | | |
| 08.301. | | | | | | | | | |
| 08.302. | | | | | | | | | |
| 08.303. | | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | | | |
| 2701. | | | | | | | | | |
| 2702. | | | | | | | | | |
| 2703. | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | | | | | | | | | |

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuities) | 7 Other Annuities |
|--|--------------|----------------------|------------------------|--|---|---|----------------------|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities Without Guarantees | | |
| 1. Premiums for individual annuity contracts | 28,901,780 | 28,701,780 | | | | 200,000 | |
| 2. Considerations for supplementary contracts with life contingencies | 146,665 | XXX | XXX | XXX | XXX | 146,665 | |
| 3. Net investment income | 38,929,822 | 37,793,732 | | | | 487,495 | |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 42,412 | 31,370 | | | | 6,293 | |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 68,020,679 | 66,526,882 | | | | 801,554 | |
| 10. Death benefits | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | |
| 12. Annuity benefits | 91,536,186 | 90,861,759 | | | | 674,427 | |
| 13. Disability benefits and benefits under accident and health contracts | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | | | | | | | |
| 16. Group conversions | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | 7,078,500 | 6,697,263 | | | | 346,013 | |
| 18. Payments on supplementary contracts with life contingencies | 296,912 | | | | | 296,912 | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (41,339,431) | (41,035,903) | | | | (90,154) | |
| 20. Totals (Lines 10 to 19) | 57,572,168 | 56,523,120 | | | | 552,771 | |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 937,296 | 930,660 | | | | 6,637 | |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | |
| 23. General insurance expenses | 3,582,681 | 3,491,505 | | | | 91,176 | |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 236,783 | 195,246 | | | | 41,537 | |
| 25. Increase in loading on deferred and uncollected premiums | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | |
| 28. Totals (Lines 20 to 27) | 62,328,928 | 61,140,530 | | | | 552,771 | |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 5,691,752 | 5,386,352 | | | | 248,782 | |
| 30. Dividends to policyholders and refunds to members | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 5,691,752 | 5,386,352 | | | | 248,782 | |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 1,195,268 | 1,131,134 | | | | 52,244 | |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 4,496,484 | 4,255,218 | | | | 196,538 | |
| 34. Policies/certificates in force end of year | 9,792 | 9,068 | | | | 515 | |
| DETAILS OF WRITE-INS | | | | | | | |
| 08.301. | | | | | | | |
| 08.302. | | | | | | | |
| 08.303. | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | |
| 2701. | | | | | | | |
| 2702. | | | | | | | |
| 2703. | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuityizations) | 7 Other Annuities |
|--|------------|----------------------|------------------------|--|---|---|----------------------|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities Without Guarantees | | |
| 1. Premiums for group annuity contracts | | | | | | | |
| 2. Considerations for supplementary contracts with life contingencies | | XXX | XXX | XXX | XXX | | XXX |
| 3. Net investment income | 29,261 | | | | | | 29,261 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | (54) | | | | | | (54) |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | | | | | | | |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts | | | | | | | |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 29,207 | | | | | | 29,207 |
| 10. Death benefits | | | | | | | |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | | | | | | | |
| 12. Annuity benefits | | | | | | | |
| 13. Disability benefits and benefits under accident and health contracts | | | | | | | |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | | | | | | | |
| 16. Group conversions | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies | | | | | | | |
| 19. Increase in aggregate reserves for life and accident and health contracts | (2,279) | | | | | | (2,279) |
| 20. Totals (Lines 10 to 19) | (2,279) | | | | | | (2,279) |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | | | | | | | |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | |
| 23. General insurance expenses | 6,541 | | | | | | 6,541 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 1,464 | | | | | | 1,464 |
| 25. Increase in loading on deferred and uncollected premiums | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | |
| 28. Totals (Lines 20 to 27) | 5,726 | | | | | | 5,726 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 23,480 | | | | | | 23,480 |
| 30. Dividends to policyholders and refunds to members | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 23,480 | | | | | | 23,480 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 4,931 | | | | | | 4,931 |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 18,549 | | | | | | 18,549 |
| 34. Policies/certificates in force end of year | 13 | | | | | | 13 |
| DETAILS OF WRITE-INS | | | | | | | |
| 08.301. | | | | | | | |
| 08.302. | | | | | | | |
| 08.303. | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | |
| 2701. | | | | | | | |
| 2702. | | | | | | | |
| 2703. | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

| | 1 Total | Comprehensive (Hospital & Medical) | | 4 Medicare Supplement | 5 Vision Only | 6 Dental Only | 7 Federal Employees Health Benefits Plan | 8 Title XVIII Medicare | 9 Title XIX Medicaid | 10 Credit A&H | 11 Disability Income | 12 Long-Term Care | 13 Other Health |
|--|------------|---------------------------------------|------------|-----------------------------|------------------|------------------|---|------------------------------|----------------------------|------------------|----------------------------|-------------------------|--------------------|
| | | 2 Individual | 3 Group | | | | | | | | | | |
| 1. Premiums for accident and health contracts | 1,681,471 | | 12,897 | | | | | | | | 531,988 | 246,056 | 890,530 |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 746,376 | | 12,912 | | | | | | | | 158,544 | 402,822 | 172,098 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | (5,377) | | (113) | | | | | | | | (1,243) | (2,573) | (1,449) |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | | | | | | | | | | | | | |
| 6. Commissions and expense allowances on reinsurance ceded | 397,047 | | | | | | | | | | 65,878 | 288,353 | 42,815 |
| 7. Reserve adjustments on reinsurance ceded | | | | | | | | | | | | | |
| 8. Miscellaneous Income: | | | | | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | | | | | | | | | | | | | |
| 8.2 Charges and fees for deposit-type contracts | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 8.3 Aggregate write-ins for miscellaneous income | | | | | | | | | | | | | |
| 9. Totals (Lines 1 to 8.3) | 2,819,516 | | 25,697 | | | | | | | | 755,167 | 934,658 | 1,103,994 |
| 10. Death benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 12. Annuity benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 13. Disability benefits and benefits under accident and health contracts | 1,592,841 | | (45,879) | | | | | | | | 268,818 | 469,986 | 899,916 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | | | | | | | | | | | | | |
| 15. Surrender benefits and withdrawals for life contracts | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 16. Group conversions | | | | | | | | | | | | | |
| 17. Interest and adjustments on contract or deposit-type contract funds | | | | | | | | | | | | | |
| 18. Payments on supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 19. Increase in aggregate reserves for life and accident and health contracts | (710,411) | | (658) | | | | | | | | (470,202) | 45,492 | (285,042) |
| 20. Totals (Lines 10 to 19) | 882,430 | | (46,537) | | | | | | | | (201,384) | 515,478 | 614,873 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 190,996 | | | | | | | | | | 68,951 | 118,930 | 3,116 |
| 22. Commissions and expense allowances on reinsurance assumed | | | | | | | | | | | | | |
| 23. General insurance expenses | 966,529 | | 62,691 | | | | | | | | 272,676 | 472,495 | 158,667 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 148,869 | | 41,513 | | | | | | | | 45,865 | 56,182 | 5,308 |
| 25. Increase in loading on deferred and uncollected premiums | | | | | | | | | | | | | |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | | | | | | | | | | | | | |
| 27. Aggregate write-ins for deductions | | | | | | | | | | | | | |
| 28. Totals (Lines 20 to 27) | 2,188,825 | | 57,667 | | | | | | | | 186,108 | 1,163,085 | 781,964 |
| 29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) | 630,692 | | (31,970) | | | | | | | | 569,059 | (228,427) | 322,030 |
| 30. Dividends to policyholders and refunds to members | | | | | | | | | | | | | |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 630,692 | | (31,970) | | | | | | | | 569,059 | (228,427) | 322,030 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 132,445 | | (6,714) | | | | | | | | 119,502 | (47,970) | 67,626 |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | 498,247 | | (25,256) | | | | | | | | 449,557 | (180,458) | 254,404 |
| 34. Policies/certificates in force end of year | 7,208 | | 4,351 | | | | | | | | 985 | 856 | 1,016 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | |
| 08.301. | | | | | | | | | | | | | |
| 08.302. | | | | | | | | | | | | | |
| 08.303. | | | | | | | | | | | | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | | | | | | | | | | | | | |
| 08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) | | | | | | | | | | | | | |
| 2701. | | | | | | | | | | | | | |
| 2702. | | | | | | | | | | | | | |
| 2703. | | | | | | | | | | | | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | | | | | | | | | | | | | |
| 2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) | | | | | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|--|---------------|-----------------|-------------|---------------|--------------|----------------|--|---------------|-------------------------|---|-----------------------|-------------------------|
| | Total | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life With Secondary Guarantees | Variable Life | Variable Universal Life | Credit Life ^(b) (N/A Fraternal) | Other Individual Life | YRT Mortality Risk Only |
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | | | | |
| 1. Reserve December 31 of prior year | 2,940,470,907 | 7,787,903 | 535,814,345 | 1,602,063,575 | | 472,124,132 | 296,280,657 | | | | 26,400,295 | |
| 2. Tabular net premiums or considerations | 544,958,608 | 6,321 | 45,253,324 | 464,916,451 | | 17,067,294 | 17,342,203 | | | | 373,015 | |
| 3. Present value of disability claims incurred | 35,329 | | 18,896 | 18,896 | | 16,433 | | | | | | |
| 4. Tabular interest | 125,778,074 | 267,984 | 22,311,375 | 70,078,453 | | 20,478,601 | 11,569,795 | | | | 1,071,865 | |
| 5. Tabular less actual reserve released | (190,782) | (16) | (16,987) | 40,130 | | (213,183) | | | | | (726) | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | | | | | | |
| 6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve | | XXX | | | | | | | | XXX | | |
| 7. Other increases (net) | | | | | | | | | | | | |
| 8. Totals (Lines 1 to 7) | 3,611,052,137 | 8,062,192 | 603,362,057 | 2,137,117,506 | | 509,473,278 | 325,192,655 | | | | 27,844,449 | |
| 9. Tabular cost | 514,318,879 | 202,544 | 19,698,380 | 465,475,168 | | 20,508,472 | 7,772,785 | | | | 661,531 | |
| 10. Reserves released by death | 29,073,448 | 79,637 | 10,973,197 | 5,103,380 | | 7,211,129 | 4,887,777 | | | | 818,328 | |
| 11. Reserves released by other terminations (net) | 92,815,919 | 106,297 | 13,101,659 | 63,069,654 | | 11,649,740 | 4,416,892 | | | | 471,678 | |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | | | | | | | | | | | | |
| 13. Net transfers to or (from) Separate Accounts | | | | | | | | | | | | |
| 14. Total Deductions (Lines 9 to 13) | 636,208,247 | 388,477 | 43,773,235 | 533,648,202 | | 39,369,341 | 17,077,454 | | | | 1,951,537 | |
| 15. Reserve December 31 of current year | 2,974,843,890 | 7,673,715 | 559,588,822 | 1,603,469,304 | | 470,103,937 | 308,115,201 | | | | 25,892,912 | |
| Cash Surrender Value and Policy Loans | | | | | | | | | | | | |
| 16. CSV ending balance December 31, current year | 1,111,086,881 | 6,735,772 | 414,090,087 | 178,666,661 | | 445,143,213 | 44,568,443 | | | | 21,882,705 | |
| 17. Amount available for policy loans based upon Line 16 CSV | 1,103,392,313 | 6,735,772 | 412,869,452 | 172,197,895 | | 445,143,213 | 44,568,443 | | | | 21,877,537 | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

(b) Individual and Group Credit Life are combined and included on NONE page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

| | 1 Total | 2 Whole Life | 3 Term Life | 4 Universal Life | 5 Variable Life | 6 Variable Universal Life | 7 Credit Life ^(b) | 8 Other Group Life | 9 YRT Mortality Risk Only |
|--|------------|-----------------|----------------|---------------------|--------------------|------------------------------------|------------------------------------|-----------------------------|------------------------------------|
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | |
| 1. Reserve December 31 of prior year | 15,102,637 | | | 15,093,497 | | | | 9,140 | |
| 2. Tabular net premiums or considerations | 2,241,231 | | | | | | | 2,241,231 | |
| 3. Present value of disability claims incurred | | | | | | | | | |
| 4. Tabular interest | 436,617 | | | 436,617 | | | | | |
| 5. Tabular less actual reserve released | | | | | | | | | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | | | |
| 7. Other increases (net) | | | | | | | | | |
| 8. Totals (Lines 1 to 7) | 17,780,485 | | | 15,530,114 | | | | 2,250,371 | |
| 9. Tabular cost | 2,249,064 | | | 8,564 | | | | 2,240,500 | |
| 10. Reserves released by death | | | | | | | | | |
| 11. Reserves released by other terminations (net) | | | | | | | | | |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | | | | | | | | | |
| 13. Net transfers to or (from) Separate Accounts | | | | | | | | | |
| 14. Total Deductions (Lines 9 to 13) | 2,249,064 | | | 8,564 | | | | 2,240,500 | |
| 15. Reserve December 31 of current year | 15,531,420 | | | 15,521,549 | | | | 9,871 | |
| Cash Surrender Value and Policy Loans | | | | | | | | | |
| 16. CSV ending balance December 31, current year | 15,544,788 | | | 15,544,788 | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

(b) Individual and Group Credit Life are combined and included on NONE page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuityizations) | 7 Other Annuities |
|--|-------------|----------------------|------------------------|--|---|---|----------------------|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities without Guarantees | | |
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | |
| 1. Reserve December 31 of prior year | 599,859,075 | 589,820,220 | | | | 10,038,854 | |
| 2. Tabular net premiums or considerations | 29,048,493 | 28,701,828 | | | | 346,665 | |
| 3. Present value of disability claims incurred | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX |
| 4. Tabular interest | 21,261,168 | 20,873,319 | | | | 387,849 | |
| 5. Tabular less actual reserve released | 898,052 | 941,318 | | | | (43,265) | |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | |
| 7. Other increases (net) | | | | | | | |
| 8. Totals (Lines 1 to 7) | 651,066,788 | 640,336,685 | | | | 10,730,103 | |
| 9. Tabular cost | | | | | | | |
| 10. Reserves released by death | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX |
| 11. Reserves released by other terminations (net) | 69,709,173 | 69,315,697 | | | | 393,477 | |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 22,837,970 | 22,238,950 | | | | 599,020 | |
| 13. Net transfers to or (from) Separate Accounts | | | | | | | |
| 14. Total Deductions (Lines 9 to 13) | 92,547,143 | 91,554,646 | | | | 992,497 | |
| 15. Reserve December 31 of current year | 558,519,644 | 548,782,039 | | | | 9,737,606 | |
| Cash Surrender Value and Policy Loans | | | | | | | |
| 16. CSV ending balance December 31, current year | 546,968,571 | 546,968,571 | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

| | 1 Total | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuitizations) | 7 Other Annuities |
|--|------------|----------------------|------------------------|--|---|--|----------------------|
| | | 2 Fixed Annuities | 3 Indexed Annuities | 4 Variable Annuities with Guarantees | 5 Variable Annuities without Guarantees | | |
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | |
| 1. Reserve December 31 of prior year | 100,239 | | | | | | 100,239 |
| 2. Tabular net premiums or considerations | | | | | | | |
| 3. Present value of disability claims incurred | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX |
| 4. Tabular interest | 5,519 | | | | | | 5,519 |
| 5. Tabular less actual reserve released | 14,857 | | | | | | 14,857 |
| 6. Increase in reserve on account of change in valuation basis | | | | | | | |
| 7. Other increases (net) | | | | | | | |
| 8. Totals (Lines 1 to 7) | 120,615 | | | | | | 120,615 |
| 9. Tabular cost | | | | | | | |
| 10. Reserves released by death | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX | .XXX |
| 11. Reserves released by other terminations (net) | | | | | | | |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 22,654 | | | | | | 22,654 |
| 13. Net transfers to or (from) Separate Accounts | | | | | | | |
| 14. Total Deductions (Lines 9 to 13) | 22,654 | | | | | | 22,654 |
| 15. Reserve December 31 of current year | 97,960 | | | | | | 97,960 |
| Cash Surrender Value and Policy Loans | | | | | | | |
| 16. CSV ending balance December 31, current year | | | | | | | |
| 17. Amount available for policy loans based upon Line 16 CSV | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

| | | 1 | 2 |
|-----------------------------|---|-----------------------|---------------------|
| | | Collected During Year | Earned During Year |
| 1. | U.S. Government bonds | (a) 149,212 | 193,017 |
| 1.1 | Bonds exempt from U.S. tax | (a) ..... | ..... |
| 1.2 | Other bonds (unaffiliated) | (a) 194,244,862 | 197,186,359 |
| 1.3 | Bonds of affiliates | (a) ..... | ..... |
| 2.1 | Preferred stocks (unaffiliated) | (b) 948,446 | 940,771 |
| 2.11 | Preferred stocks of affiliates | (b) ..... | ..... |
| 2.2 | Common stocks (unaffiliated) | 729 | 729 |
| 2.21 | Common stocks of affiliates ..... | ..... | ..... |
| 3. | Mortgage loans | (c) ..... | ..... |
| 4. | Real estate | (d) ..... | ..... |
| 5. | Contract loans | 2,516,076 | 2,679,276 |
| 6. | Cash, cash equivalents and short-term investments | (e) 311,677 | 378,529 |
| 7. | Derivative instruments | (f) ..... | ..... |
| 8. | Other invested assets | 6,459,790 | 6,496,125 |
| 9. | Aggregate write-ins for investment income | (1,047,716) | (1,047,716) |
| 10. | Total gross investment income | 203,583,076 | 206,827,090 |
| 11. | Investment expenses | | (g) 1,768,658 |
| 12. | Investment taxes, licenses and fees, excluding federal income taxes | | (g) 496,821 |
| 13. | Interest expense | | (h) 583,934 |
| 14. | Depreciation on real estate and other invested assets | | (i) |
| 15. | Aggregate write-ins for deductions from investment income ..... |  | ..... |
| 16. | Total deductions (Lines 11 through 15) | | 2,849,413 |
| 17. | Net investment income (Line 10 minus Line 16) | | 203,977,677 |
| DETAILS OF WRITE-INS | | | |
| 0901. | MISCELLANEOUS INCOME | (1,047,716) | (1,047,716) |
| 0902. | ..... |  |  |
| 0903. | ..... |  |  |
| 0998. | Summary of remaining write-ins for Line 9 from overflow page | | |
| 0999. | Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) | (1,047,716) | (1,047,716) |
| 1501. | ..... |  |  |
| 1502. | ..... |  |  |
| 1503. | ..... |  |  |
| 1598. | Summary of remaining write-ins for Line 15 from overflow page | | |
| 1599. | Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) | | |

- (a) Includes \$2,159,477 accrual of discount less \$8,412,207 amortization of premium and less \$1,607,603 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

| | | 1 | 2 | 3 | 4 | 5 |
|-----------------------------|--|--|-------------------------------|--|--|---|
| | | Realized Gain (Loss) On Sales or Maturity | Other Realized Adjustments | Total Realized Capital Gain (Loss) (Columns 1 + 2) | Change in Unrealized Capital Gain (Loss) | Change in Unrealized Foreign Exchange Capital Gain (Loss) |
| 1. | U.S. Government bonds | | | | | |
| 1.1 | Bonds exempt from U.S. tax | | | | | |
| 1.2 | Other bonds (unaffiliated) | (171,491) | (6,973,636) | (7,145,127) | | |
| 1.3 | Bonds of affiliates | | | | | |
| 2.1 | Preferred stocks (unaffiliated) | | | | 72,016 | |
| 2.11 | Preferred stocks of affiliates | | | | | |
| 2.2 | Common stocks (unaffiliated) | 627,996 | | 627,996 | (573,300) | |
| 2.21 | Common stocks of affiliates | | | | | |
| 3. | Mortgage loans | | | | | |
| 4. | Real estate | | | | | |
| 5. | Contract loans | | | | | |
| 6. | Cash, cash equivalents and short-term investments | | | | | |
| 7. | Derivative instruments | | | | | |
| 8. | Other invested assets | (101,375) | | (101,375) | (1,543,079) | |
| 9. | Aggregate write-ins for capital gains (losses) | | 753 | 753 | | |
| 10. | Total capital gains (losses) | 355,130 | (6,972,883) | (6,617,753) | (2,044,363) | |
| DETAILS OF WRITE-INS | | | | | | |
| 0901. | CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF | | 753 | 753 | | |
| 0902. | ..... |  |  |  |  |  |
| 0903. | ..... |  |  |  |  |  |
| 0998. | Summary of remaining write-ins for Line 9 from overflow page | | | | | |
| 0999. | Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) | | 753 | 753 | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|--------------|-----------------|------------|----------------------|-----------------|-------------------|-----------|-------------------------|
| | Total | Individual Life | Group Life | Individual Annuities | Group Annuities | Accident & Health | Fraternal | Other Lines of Business |
| FIRST YEAR (other than single) | | | | | | | | |
| 1. Uncollected | (173,216) | (173,216) | | | | | | |
| 2. Deferred and accrued | 12,114,422 | 12,114,422 | | | | | | |
| 3. Deferred, accrued and uncollected: | | | | | | | | |
| 3.1 Direct | 12,282,221 | 12,282,221 | | | | | | |
| 3.2 Reinsurance assumed | | | | | | | | |
| 3.3 Reinsurance ceded | 341,014 | 341,014 | | | | | | |
| 3.4 Net (Line 1 + Line 2) | 11,941,207 | 11,941,207 | | | | | | |
| 4. Advance | 225,830 | 225,830 | | | | | | |
| 5. Line 3.4 - Line 4 | 11,715,377 | 11,715,377 | | | | | | |
| 6. Collected during year: | | | | | | | | |
| 6.1 Direct | 36,264,333 | 35,633,532 | | 630,801 | | | | |
| 6.2 Reinsurance assumed | | | | | | | | |
| 6.3 Reinsurance ceded | 1,329,090 | 1,329,090 | | | | | | |
| 6.4 Net | 34,935,243 | 34,304,442 | | 630,801 | | | | |
| 7. Line 5 + Line 6.4 | 46,650,620 | 46,019,819 | | 630,801 | | | | |
| 8. Prior year (uncollected + deferred and accrued - advance) | 10,002,124 | 10,002,124 | | | | | | |
| 9. First year premiums and considerations: | | | | | | | | |
| 9.1 Direct | 37,865,753 | 37,234,952 | | 630,801 | | | | |
| 9.2 Reinsurance assumed | | | | | | | | |
| 9.3 Reinsurance ceded | 1,217,258 | 1,217,258 | | | | | | |
| 9.4 Net (Line 7 - Line 8) | 36,648,495 | 36,017,695 | | 630,801 | | | | |
| SINGLE | | | | | | | | |
| 10. Single premiums and considerations: | | | | | | | | |
| 10.1 Direct | 25,278,287 | 193,401 | | 25,084,886 | | | | |
| 10.2 Reinsurance assumed | | | | | | | | |
| 10.3 Reinsurance ceded | | | | | | | | |
| 10.4 Net | 25,278,287 | 193,401 | | 25,084,886 | | | | |
| RENEWAL | | | | | | | | |
| 11. Uncollected | (15,002,589) | (14,640,734) | (135,829) | | | (226,027) | | |
| 12. Deferred and accrued | 101,357,943 | 101,357,943 | | | | | | |
| 13. Deferred, accrued and uncollected: | | | | | | | | |
| 13.1 Direct | 105,453,133 | 105,428,837 | | | | 24,296 | | |
| 13.2 Reinsurance assumed | 543 | 543 | | | | | | |
| 13.3 Reinsurance ceded | 19,098,322 | 18,712,171 | 135,829 | | | 250,322 | | |
| 13.4 Net (Line 11 + Line 12) | 86,355,354 | 86,717,210 | (135,829) | | | (226,027) | | |
| 14. Advance | 3,951,633 | 3,938,268 | | | | 13,366 | | |
| 15. Line 13.4 - Line 14 | 82,403,721 | 82,778,942 | (135,829) | | | (239,392) | | |
| 16. Collected during year: | | | | | | | | |
| 16.1 Direct | 376,574,859 | 364,763,681 | 3,840,411 | 3,186,093 | | 4,784,674 | | |
| 16.2 Reinsurance assumed | 273 | 273 | | | | | | |
| 16.3 Reinsurance ceded | 81,506,866 | 75,617,706 | 2,763,794 | | | 3,125,366 | | |
| 16.4 Net | 295,068,266 | 289,146,248 | 1,076,617 | 3,186,093 | | 1,659,307 | | |
| 17. Line 15 + Line 16.4 | 377,471,987 | 371,925,190 | 940,788 | 3,186,093 | | 1,419,915 | | |
| 18. Prior year (uncollected + deferred and accrued - advance) | 82,405,155 | 82,793,627 | (126,916) | | | (261,556) | | |
| 19. Renewal premiums and considerations: | | | | | | | | |
| 19.1 Direct | 375,650,446 | 363,828,083 | 3,840,411 | 3,186,093 | | 4,795,858 | | |
| 19.2 Reinsurance assumed | 737 | 737 | | | | | | |
| 19.3 Reinsurance ceded | 80,584,351 | 74,697,257 | 2,772,707 | | | 3,114,387 | | |
| 19.4 Net (Line 17 - Line 18) | 295,066,832 | 289,131,563 | 1,067,705 | 3,186,093 | | 1,681,471 | | |
| TOTAL | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | |
| 20.1 Direct | 438,794,486 | 401,256,437 | 3,840,411 | 28,901,780 | | 4,795,858 | | |
| 20.2 Reinsurance assumed | 737 | 737 | | | | | | |
| 20.3 Reinsurance ceded | 81,801,609 | 75,914,515 | 2,772,707 | | | 3,114,387 | | |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4) | 356,993,615 | 325,342,659 | 1,067,705 | 28,901,780 | | 1,681,471 | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--|------------|-----------------|------------|----------------------|-----------------|-------------------|-----------|-------------------------|
| | Total | Individual Life | Group Life | Individual Annuities | Group Annuities | Accident & Health | Fraternal | Other Lines of Business |
| POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1) | | | | | | | | |
| 21. To pay renewal premiums | | | | | | | | |
| 22. All other | | | | | | | | |
| REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED | | | | | | | | |
| 23. First year (other than single): | | | | | | | | |
| 23.1 Reinsurance ceded | | | | | | | | |
| 23.2 Reinsurance assumed | | | | | | | | |
| 23.3 Net ceded less assumed | | | | | | | | |
| 24. Single: | | | | | | | | |
| 24.1 Reinsurance ceded | | | | | | | | |
| 24.2 Reinsurance assumed | | | | | | | | |
| 24.3 Net ceded less assumed | | | | | | | | |
| 25. Renewal: | | | | | | | | |
| 25.1 Reinsurance ceded | 3,635,264 | 3,238,218 | | | | 397,047 | | |
| 25.2 Reinsurance assumed | | | | | | | | |
| 25.3 Net ceded less assumed | 3,635,264 | 3,238,218 | | | | 397,047 | | |
| 26. Totals: | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6) | 3,635,264 | 3,238,218 | | | | 397,047 | | |
| 26.2 Reinsurance assumed (Page 6, Line 22) | | | | | | | | |
| 26.3 Net ceded less assumed | 3,635,264 | 3,238,218 | | | | 397,047 | | |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | |
| 27. First year (other than single) | 38,232,255 | 38,213,331 | | 18,924 | | | | |
| 28. Single | 849,863 | 15,472 | | 834,391 | | | | |
| 29. Renewal | 11,592,424 | 11,317,446 | | 83,981 | | 190,996 | | |
| 30. Deposit-type contract funds | | | | | | | | |
| 31. Totals (to agree with Page 6, Line 21) | 50,674,542 | 49,546,249 | | 937,296 | | 190,996 | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

| | Insurance | | | | 5 Investment | 6 Fraternal | 7 Total |
|---|------------|--------------------------|----------------|----------------------------------|-----------------|----------------|----------------|
| | 1 Life | 2 Accident and Health | | 4 All Other Lines of Business | | | |
| | | 2 Cost Containment | 3 All Other | | | | |
| 1. Rent | 565,407 | | 12,396 | | 14,027 | | 591,830 |
| 2. Salaries and wages | 28,114,638 | | 457,568 | | 298,607 | | 28,870,813 |
| 3.11 Contributions for benefit plans for employees | (337,802) | | (7,398) | | (8,402) | | (353,602) |
| 3.12 Contributions for benefit plans for agents | | | | | | | |
| 3.21 Payments to employees under non-funded benefit plans | | | | | | | |
| 3.22 Payments to agents under non-funded benefit plans | | | | | | | |
| 3.31 Other employee welfare | 2,779,096 | (20,245) | 62,894 | | 34,784 | | 2,856,528 |
| 3.32 Other agent welfare | | | | | | | |
| 4.1 Legal fees and expenses | 7,653 | | | | | | 7,653 |
| 4.2 Medical examination fees | 6,103,279 | | | | | | 6,103,279 |
| 4.3 Inspection report fees | 118,577 | | | | | | 118,577 |
| 4.4 Fees of public accountants and consulting actuaries | 1,005,132 | | 74,853 | | 206,230 | | 1,286,215 |
| 4.5 Expense of investigation and settlement of policy claims | 25,016 | | | | | | 25,016 |
| 5.1 Traveling expenses | 1,376,994 | | 4,357 | | 8,753 | | 1,390,105 |
| 5.2 Advertising | | | | | | | |
| 5.3 Postage, express, telegraph and telephone | 984,421 | | 7,811 | | 263 | | 992,495 |
| 5.4 Printing and stationery | 246,691 | | 2,041 | | 465 | | 249,197 |
| 5.5 Cost or depreciation of furniture and equipment | 271,798 | | 5,953 | | 6,745 | | 284,496 |
| 5.6 Rental of equipment | | | | | | | |
| 5.7 Cost or depreciation of EDP equipment and software | 3,651,573 | | 205,012 | | 544,282 | | 4,400,867 |
| 6.1 Books and periodicals | 14,298 | | 329 | | 506 | | 15,134 |
| 6.2 Bureau and association fees | 640,340 | | 12,441 | | 13,871 | | 666,652 |
| 6.3 Insurance, except on real estate | 700,333 | | 15,306 | | 17,717 | | 733,356 |
| 6.4 Miscellaneous losses | | | | | | | |
| 6.5 Collection and bank service charges | 935,433 | | 24,725 | | 40,911 | | 1,001,070 |
| 6.6 Sundry general expenses | | | | | 150,116 | | 150,116 |
| 6.7 Group service and administration fees | 480,826 | | 27,777 | | | | 508,603 |
| 6.8 Reimbursements by uninsured plans | | | | | | | |
| 7.1 Agency expense allowance | (51,801) | | 80,183 | | (1,219) | | 27,162 |
| 7.2 Agents' balances charged off (less \$ recovered) | | | | | | | |
| 7.3 Agency conferences other than local meetings | 312,857 | | 527 | | 10,043 | | 323,427 |
| 8.1 Official publication (Fraternal Benefit Societies Only) | XXX | XXX | XXX | XXX | XXX | | |
| 8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) | XXX | XXX | XXX | XXX | XXX | | |
| 9.1 Real estate expenses | | | | | | | |
| 9.2 Investment expenses not included elsewhere | | | | | 430,959 | | 430,959 |
| 9.3 Aggregate write-ins for expenses | | | | | | | |
| 10. General expenses incurred | 47,944,761 | (20,245) | 986,775 | | 1,768,658 | (b) | (a) 50,679,949 |
| 11. General expenses unpaid Dec. 31, prior year | 5,734,553 | | 126,547 | | 263,077 | | 6,124,178 |
| 12. General expenses unpaid Dec. 31, current year | 3,534,652 | | 70,623 | | 197,911 | | 3,803,186 |
| 13. Amounts receivable relating to uninsured plans, prior year | | | | | | | |
| 14. Amounts receivable relating to uninsured plans, current year | | | | | | | |
| 15. General expenses paid during year (Lines 10+11-12-13+14) | 50,144,662 | (20,245) | 1,042,699 | | 1,833,824 | | 53,000,940 |
| DETAILS OF WRITE-INS | | | | | | | |
| 09.301. | | | | | | | |
| 09.302. | | | | | | | |
| 09.303. | | | | | | | |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page | | | | | | | |
| 09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above) | | | | | | | |

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

| | Insurance | | | 4 Investment | 5 Fraternal | 6 Total |
|---|------------|--------------------------|----------------------------------|-----------------|----------------|------------|
| | 1 Life | 2 Accident and Health | 3 All Other Lines of Business | | | |
| 1. Real estate taxes | | | | | | |
| 2. State insurance department licenses and fees | 1,784,943 | 21,723 | | 440,979 | | 2,247,646 |
| 3. State taxes on premiums | 6,468,736 | 75,032 | | 7,372 | | 6,551,141 |
| 4. Other state taxes, including \$ for employee benefits | 467,671 | 10,282 | | 9,108 | | 487,061 |
| 5. U.S. Social Security taxes | 1,709,158 | 37,510 | | 39,362 | | 1,786,031 |
| 6. All other taxes | 366,992 | 4,321 | | | | 371,313 |
| 7. Taxes, licenses and fees incurred | 10,797,502 | 148,869 | | 496,821 | | 11,443,191 |
| 8. Taxes, licenses and fees unpaid Dec. 31, prior year | 1,879,980 | 34,632 | | 35,681 | | 1,950,293 |
| 9. Taxes, licenses and fees unpaid Dec. 31, current year | 1,750,582 | 29,093 | | 19,203 | | 1,798,877 |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) | 10,926,900 | 154,408 | | 513,299 | | 11,594,607 |

EXHIBIT 4 - DIVIDENDS OR REFUNDS

| | 1 Life | 2 Accident and Health |
|---|------------------------------------|--------------------------|
| | 1. Applied to pay renewal premiums | |
| 2. Applied to shorten the endowment or premium-paying period | | |
| 3. Applied to provide paid-up additions | | |
| 4. Applied to provide paid-up annuities | | |
| 5. Total Lines 1 through 4 | | |
| 6. Paid in cash | | |
| 7. Left on deposit | | 46 |
| 8. Aggregate write-ins for dividend or refund options | | |
| 9. Total Lines 5 through 8 | | 46 |
| 10. Amount due and unpaid | | |
| 11. Provision for dividends or refunds payable in the following calendar year | | 46 |
| 12. Terminal dividends | | |
| 13. Provision for deferred dividend contracts | | |
| 14. Amount provisionally held for deferred dividend contracts not included in Line 13 | | |
| 15. Total Lines 10 through 14 | | 46 |
| 16. Total from prior year | | 46 |
| 17. Total dividends or refunds (Lines 9 + 15 - 16) | | 46 |
| DETAILS OF WRITE-INS | | |
| 0801. | | |
| 0802. | | |
| 0803. | | |
| 0898. Summary of remaining write-ins for Line 8 from overflow page | | |
| 0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|----------------------|------------|---------------|----------------------------------|------------|
| Valuation Standard | Total ^(a) | Industrial | Ordinary | Credit (Group and Individual) | Group |
| 0100001. 41 CET 3% A ORD | 1,952 | | 1,952 | | |
| 0100002. 41 CSO 2 3/4% CRVM | | | | | |
| 0100003. 41 CSO 3% CRVM | 23,422 | | 23,422 | | |
| 0100004. 41 CSO 3% NLP | 396,923 | | 396,923 | | |
| 0100005. 41 SI 3% CRVM | 2,244 | 2,244 | | | |
| 0100006. 41 SI 3% NLP | 155,320 | 153,693 | 1,627 | | |
| 0100007. 41 SI 3 1/2% CRVM | 2,465 | 2,465 | | | |
| 0100008. 41 SI 3 1/2% NLP | 10,629 | 10,629 | | | |
| 0100009. 41 SSI 3% CRVM | 18,828 | 18,828 | | | |
| 0100010. 41 SSI 3% NLP | 1,667,029 | 1,663,135 | 3,894 | | |
| 0100011. 58 CET 3% NLP | 59,713 | | 59,713 | | |
| 0100012. 58 CET 3 1/2% NLP | 616,480 | 135,807 | 480,672 | | |
| 0100013. 58 CET 4% NLP | 59,078 | | 59,078 | | |
| 0100014. 58 CET 4 1/2% NLP | 279,221 | 111,925 | 167,296 | | |
| 0100015. 58 CET 5 1/2% NLP | 29,604 | | 29,604 | | |
| 0100016. 58 CSO 3% CRVM | 814,072 | | 814,072 | | |
| 0100017. 58 CSO 3% NLP | 2,693,565 | | 2,693,565 | | |
| 0100018. 58 CSO 3 1/2% CRVM | 6,007,151 | 72,116 | 5,935,035 | | |
| 0100019. 58 CSO 3 1/2% NLP | 4,186,651 | 436,304 | 3,750,347 | | |
| 0100020. 58 CSO 4% CRVM | 2,335,910 | | 2,335,910 | | |
| 0100021. 58 CSO 4% NLP | 1,676,987 | | 1,676,987 | | |
| 0100022. 58 CSO 4 1/2% CRVM | 64,566,579 | 67,432 | 64,499,147 | | |
| 0100023. 58 CSO 4 1/2% NLP | 4,344,027 | 318,826 | 4,025,200 | | |
| 0100024. 58 CSO 5 1/2% NLP | 86,383 | | 86,383 | | |
| 0100025. 61 CIET 3 1/2% NLP | 497,465 | 497,465 | | | |
| 0100026. 61 CSI 3 1/2% CRVM | 149,095 | 149,095 | | | |
| 0100027. 61 CSI 3 1/2% NLP | 3,863,775 | 3,863,775 | | | |
| 0100028. 80 CET 4% NLP | 53,120 | | 53,120 | | |
| 0100029. 80 CET 4 1/2% NLP | 2,257,157 | 29,187 | 2,227,970 | | |
| 0100030. 80 CET 5% NLP | 160,333 | | 160,333 | | |
| 0100031. 80 CET 5 1/2% NLP | 862,468 | | 862,468 | | |
| 0100032. 80 CSO 4% CRVM | 50,081,799 | | 50,081,799 | | |
| 0100033. 80 CSO 4% NLP | 142,798 | | 142,798 | | |
| 0100034. 80 CSO 4 1/2% CRVM | 565,394,227 | 19,440 | 549,830,000 | | 15,544,788 |
| 0100035. 80 CSO 4 1/2% NLP | 109,242,380 | 96,271 | 109,146,109 | | |
| 0100036. 80 CSO 5% CRVM | 89,355,850 | | 89,355,850 | | |
| 0100037. 80 CSO 5% NLP | 14,736,926 | | 14,736,926 | | |
| 0100038. 80 CSO 5 1/2% CRVM | 4,998,363 | | 4,998,363 | | |
| 0100039. 80 CSO 5 1/2% NLP | 1,546,196 | | 1,546,196 | | |
| 0100040. 80 CSO 6% NLP | 3,168 | | 3,168 | | |
| 0100041. 2001 CSO 3 1/2% CRVM | 812,477,235 | | 812,477,235 | | |
| 0100042. 2001 CSO 3 1/2% NLP | 23,497,941 | | 23,497,941 | | |
| 0100043. 2001 CSO 4% CRVM | 998,653,234 | | 998,653,234 | | |
| 0100044. 2001 CSO 4% NLP | 24,118,337 | | 24,118,337 | | |
| 0100045. 2001 CSO 4 1/2% CRVM | 21,856,401 | | 21,856,401 | | |
| 0100046. 2001 CSO 4 1/2% NLP | 785,407 | | 785,407 | | |
| 0100047. 2017 CSO VM-20 4 1/2% NPR | 148,949,626 | | 148,949,626 | | |
| 0100048. 2017 CSO VM-20 3 3/4% NPR | 89,611,957 | | 89,611,957 | | |
| 0100049. VM-20 DET/STO | | | | | |
| 0100050. 2017 CSO VM-20 3 1/2% NPR | 41,667,696 | | 41,667,696 | | |
| 0100051. 2017 CSO VM-20 3% NPR | 55,225,450 | | 55,225,450 | | |
| 0100052. UNEARNED PREMIUM | 9,871 | | | | 9,871 |
| 0199997. Totals (gross) | 3,150,232,505 | 7,648,637 | 3,127,029,209 | | 15,554,659 |
| 0199998. Reinsurance ceded | 208,900,565 | | 208,877,327 | | 23,238 |
| 0199999. Life Insurance: Totals (net) | 2,941,331,940 | 7,648,637 | 2,918,151,882 | | 15,531,420 |
| 0200001. 1971 IAM 4.00% | 77,542 | XXX | 77,542 | XXX | |
| 0200002. 1971 IAM 4.50% | 4,598,609 | XXX | 4,598,609 | XXX | |
| 0200003. 1983 IAM 3.25% | 11,472 | XXX | | XXX | 11,472 |
| 0200004. 1983 IAM 3.50% | 8,266 | XXX | | XXX | 8,266 |
| 0200005. 1983 IAM 3.75% | 4,971 | XXX | | XXX | 4,971 |
| 0200006. 1983 IAM 4.50% | 12,844 | XXX | | XXX | 12,844 |
| 0200007. 1983 IAM 5.00% | 864,147 | XXX | 864,147 | XXX | |
| 0200008. 1983 IAM 5.25% | 5,478,772 | XXX | 5,478,772 | XXX | |
| 0200009. 1971 IAM 5.50% | 365,535 | XXX | 365,535 | XXX | |
| 0200010. 1983 IAM 5.50% | 2,255,055 | XXX | 2,250,971 | XXX | 4,084 |
| 0200011. 1983 IAM 5.75% | 3,126,709 | XXX | 3,126,709 | XXX | |
| 0200012. 1983 IAM 6.00% | 5,441,020 | XXX | 5,441,020 | XXX | |
| 0200013. 1983 IAM 6.25% | 7,794,019 | XXX | 7,794,019 | XXX | |
| 0200014. 1983 IAM 6.50% | 2,241,749 | XXX | 2,241,749 | XXX | |
| 0200015. 1983 IAM 6.75% | 3,523,585 | XXX | 3,467,263 | XXX | 56,322 |
| 0200016. 1983 IAM 7.00% | 95,490 | XXX | 95,490 | XXX | |
| 0200017. 1983 IAM 7.25% | 12,286 | XXX | 12,286 | XXX | |
| 0200018. 1971 IAM 8.00% | 750,812 | XXX | 750,812 | XXX | |
| 0200019. 1983 IAM 8.00% | 2,612,508 | XXX | 2,612,508 | XXX | |
| 0200020. 1971 IAM 8.25% | 2,370,107 | XXX | 2,370,107 | XXX | |
| 0200021. 1971 IAM 8.50% | 238,086 | XXX | 238,086 | XXX | |
| 0200022. 1983 IAM 8.50% | 80,932 | XXX | 80,932 | XXX | |
| 0200023. 1971 IAM 8.75% | 290,025 | XXX | 290,025 | XXX | |
| 0200024. 20121AR 4.00% | 1,477,960 | XXX | 1,477,960 | XXX | |
| 0200025. 20121AR 3.75% | 62,836 | XXX | 62,836 | XXX | |
| 0200026. 20121AR VM-22 Non-Jumbo 1.75% | 73,645 | XXX | 73,645 | XXX | |
| 0200027. 20121AR VM-22 Non-Jumbo 2.25% | 211,423 | XXX | 211,423 | XXX | |
| 0200028. 20121AR VM-22 Non-Jumbo 2.50% | 346,644 | XXX | 346,644 | XXX | |
| 0200029. 20121AR VM-22 Non-Jumbo 2.75% | 581,941 | XXX | 581,941 | XXX | |
| 0200030. 20121AR VM-22 Non-Jumbo 3.00% | 1,557,022 | XXX | 1,557,022 | XXX | |
| 0200031. 20121AR VM-22 Non-Jumbo 3.25% | 73,716 | XXX | 73,716 | XXX | |
| 0200032. 20121AR VM-22 Non-Jumbo 3.50% | 914,024 | XXX | 914,024 | XXX | |
| 0200033. 20121AR VM-22 Non-Jumbo 4.00% | 378,266 | XXX | 378,266 | XXX | |
| 0200034. 20121AR VM-22 Non-Jumbo 4.25% | 37,286 | XXX | 37,286 | XXX | |
| 0200035. 20121AR VM-22 Non-Jumbo 4.75% | 344,178 | XXX | 344,178 | XXX | |
| 0200036. 20121AR VM-22 Non-Jumbo 5.00% | 62,518 | XXX | 62,518 | XXX | |
| 0200037. 20121AR VM-22 Non-Jumbo 5.25% | 9,076 | XXX | 9,076 | XXX | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---------------|------------|---------------|----------------------------------|------------|
| Valuation Standard | Total (a) | Industrial | Ordinary | Credit (Group and Individual) | Group |
| 0200038. A2000 7.00% | 10,558 | XXX | 10,558 | XXX | |
| 0200039. A2000 6.75% | 83,983 | XXX | 83,983 | XXX | |
| 0200040. A2000 6.50% | | XXX | | XXX | |
| 0200041. A2000 6.25% | | XXX | | XXX | |
| 0200042. A2000 6.00% | 119,107 | XXX | 119,107 | XXX | |
| 0200043. A2000 5.75% | 356,440 | XXX | 356,440 | XXX | |
| 0200044. A2000 5.50% | 16,943,095 | XXX | 16,943,095 | XXX | |
| 0200045. A2000 5.25% | 9,957,214 | XXX | 9,957,214 | XXX | |
| 0200046. A2000 5.00% | 69,536,117 | XXX | 69,536,117 | XXX | |
| 0200047. A2000 4.75% | 30,866,526 | XXX | 30,866,526 | XXX | |
| 0200048. A2000 4.50% | 125,657,526 | XXX | 125,657,526 | XXX | |
| 0200049. A2000 4.25% | 107,137,385 | XXX | 107,137,385 | XXX | |
| 0200050. A2000 4.00% | 7,888,785 | XXX | 7,888,785 | XXX | |
| 0200051. A2000 3.75% | 51,184,255 | XXX | 51,184,255 | XXX | |
| 0200052. A2000 3.50% | 20,401,842 | XXX | 20,401,842 | XXX | |
| 0200053. A2000 3.25% | 39,999,024 | XXX | 39,999,024 | XXX | |
| 0200054. A2000 3.00% | 27,743,218 | XXX | 27,743,218 | XXX | |
| 0299997. Totals (gross) | 556,270,154 | XXX | 556,172,193 | XXX | 97,960 |
| 0299998. Reinsurance ceded | | XXX | | XXX | |
| 0299999. Annuities: Totals (net) | 556,270,154 | XXX | 556,172,193 | XXX | 97,960 |
| 0300001. 1983 IAM 6.25% | 123,232 | | 123,232 | | |
| 0300002. 1983 IAM 6.75% | 49,762 | | 49,762 | | |
| 0300003. 1983 IAM 7.25% | 32,637 | | 32,637 | | |
| 0300004. 1983 IAM 8.25% | | | | | |
| 0300005. 2012IAR 3.75% | | | | | |
| 0300006. 2012IAR 4.00% | 438,994 | | 438,994 | | |
| 0300007. 2012IAR VM-22 Non-Jumbo 1.75% | 49,713 | | 49,713 | | |
| 0300008. 2012IAR VM-22 Non-Jumbo 2.00% | 17,786 | | 17,786 | | |
| 0300009. 2012IAR VM-22 Non-Jumbo 2.50% | 260,844 | | 260,844 | | |
| 0300010. 2012IAR VM-22 Non-Jumbo 3.25% | 289,493 | | 289,493 | | |
| 0300011. 2012IAR VM-22 Non-Jumbo 3.50% | 76,269 | | 76,269 | | |
| 0300012. 2012IAR VM-22 Non-Jumbo 3.75% | 47,050 | | 47,050 | | |
| 0300013. 2012IAR VM-22 Non-Jumbo 4.00% | 48,107 | | 48,107 | | |
| 0300014. 2012IAR VM-22 Non-Jumbo 4.25% | 58,243 | | 58,243 | | |
| 0300015. 2012IAR VM-22 Non-Jumbo 4.50% | 46,249 | | 46,249 | | |
| 0300016. 2012IAR VM-22 Non-Jumbo 5.00% | 118,766 | | 118,766 | | |
| 0300017. 2012IAR VM-22 Non-Jumbo 5.25% | 213,741 | | 213,741 | | |
| 0300018. A2000 4.00% | 29,234 | | 29,234 | | |
| 0300019. A2000 4.25% | 79,023 | | 79,023 | | |
| 0300020. A2000 4.50% | 27,995 | | 27,995 | | |
| 0300021. A2000 5.00% | 124,131 | | 124,131 | | |
| 0300022. A2000 5.25% | 24,968 | | 24,968 | | |
| 0300023. A2000 5.50% | 78,585 | | 78,585 | | |
| 0300024. A2000 6.00% | 20,793 | | 20,793 | | |
| 0300025. A2000 6.25% | 10,485 | | 10,485 | | |
| 0300026. A2000 6.50% | 68,807 | | 68,807 | | |
| 0300027. A2000 6.75% | 12,542 | | 12,542 | | |
| 0399997. Totals (gross) | 2,347,451 | | 2,347,451 | | |
| 0399998. Reinsurance ceded | | | | | |
| 0399999. SCWLC: Totals (net) | 2,347,451 | | 2,347,451 | | |
| 0400001. 1926 ADB & 1958 CSO 3% | 23,377 | | 23,377 | | |
| 0400002. 1959 ADB & 1958 CSO 3% | 302,031 | | 302,031 | | |
| 0400003. 1959 ADB & 1958 CSO 3.5% | 476,569 | 24,706 | 451,862 | | |
| 0499997. Totals (gross) | 801,976 | 24,706 | 777,270 | | |
| 0499998. Reinsurance ceded | 777,081 | | 777,081 | | |
| 0499999. Accidental Death Benefits: Totals (net) | 24,895 | 24,706 | 189 | | |
| 0500001. 52 BEN 5 PER 2 & 58 CSO 3% | 11,099,057 | | 11,099,057 | | |
| 0500002. 52 BEN 5 PER 2 & 58 CSO 3.5% | 751,194 | 241 | 750,953 | | |
| 0500003. 64 CDT & '58 CSO 3% | 9,334 | | 9,334 | | |
| 0500004. 85 CIDA 4.0% & 80 CSO 4.0% | 122,306 | | 122,306 | | |
| 0500005. 85 CIDA 4.5% & 80 CSO 4.5% | 689,353 | | 689,353 | | |
| 0500006. 85 CIDA 5% & 80 CSO 5% | 10,748 | | 10,748 | | |
| 0599997. Totals (gross) | 12,681,992 | 241 | 12,681,751 | | |
| 0599998. Reinsurance ceded | 1,437,092 | | 1,437,092 | | |
| 0599999. Disability-Active Lives: Totals (net) | 11,244,900 | 241 | 11,244,659 | | |
| 0600001. 52 BEN 5 PER 2 & '58 CSO 3.5% | 1,637,768 | | 1,637,768 | | |
| 0600002. 30-31 MET DIS & '61 CSI 3.5% | 104 | 104 | | | |
| 0600003. 30-31 MET DIS & '41 SI 3.5% | 7 | 7 | | | |
| 0600004. 30-31 MET DIS & '41 SSI 3% | 19 | 19 | | | |
| 0600005. 64 CDT % '58 CSO 4.5% | 733,627 | | 733,627 | | |
| 0600006. 85 CIDA 4.5% & 80 CSO 4.5% | 1,523,189 | | 1,523,189 | | |
| 0600007. 85 CIDA 5% & 80 CSO 5% | 9,840 | | 9,840 | | |
| 0699997. Totals (gross) | 3,904,554 | 130 | 3,904,424 | | |
| 0699998. Reinsurance ceded | 1,349,209 | | 1,349,209 | | |
| 0699999. Disability-Disabled Lives: Totals (net) | 2,555,346 | 130 | 2,555,216 | | |
| 0700001. FOR EXCESS OF VALUATION, ETC | 35,862,046 | | 35,862,046 | | |
| 0700002. FOR NON-DEDUCTION OF, ETC | 258,488 | | 258,488 | | |
| 0700003. RESERVE FOR GUARANTEED PURCHASE OPT | 16,125 | | 16,125 | | |
| 0700004. FOR ACCELERATION OF BENEFIT ON CHRONIC ILLNESS | 60,873 | | 60,873 | | |
| 0799997. Totals (gross) | 36,197,533 | | 36,197,533 | | |
| 0799998. Reinsurance ceded | 979,302 | | 979,302 | | |
| 0799999. Miscellaneous Reserves: Totals (net) | 35,218,231 | | 35,218,231 | | |
| 9999999. Totals (net) - Page 3, Line 1 | 3,548,992,916 | 7,673,715 | 3,525,689,820 | | 15,629,381 |

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$; Supplementary Contracts with Life Contingencies \$ 193,925 ; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON-PARTICIPATING
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
NONE
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

| 1 | Valuation Basis | | 4 |
|----------------------------------|-------------------|-----------------|---|
| Description of Valuation Class | 2 Changed From | 3 Changed To | Increase in Actuarial Reserve Due to Change |
| NONE | | | |
| 9999999 - Total (Column 4, only) | | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)

| | 1 Total | Comprehensive | | 4 Medicare Supplement | 5 Vision Only | 6 Dental Only | 7 Federal Employees Health Benefits Plan | 8 Title XVIII Medicare | 9 Title XIX Medicaid | 10 Credit A&H | 11 Disability Income | 12 Long-Term Care | 13 Other Health |
|---|------------|-----------------|------------|--------------------------|------------------|------------------|---|---------------------------|-------------------------|------------------|-------------------------|----------------------|--------------------|
| | | 2 Individual | 3 Group | | | | | | | | | | |
| ACTIVE LIFE RESERVE | | | | | | | | | | | | | |
| 1. Unearned premium reserves | 865,341 | | 45 | | | | | | | | 273,598 | 586,716 | 4,981 |
| 2. Additional contract reserves (b) | 42,410,686 | | | | | | | | | | 3,694,283 | 38,699,263 | 17,140 |
| 3. Additional actuarial reserves-asset/liability analysis | | | | | | | | | | | | | |
| 4. Reserve for future contingent benefits | | | | | | | | | | | | | |
| 5. Reserve for rate credits | | | | | | | | | | | | | |
| 6. Aggregate write-ins for reserves | | | | | | | | | | | | | |
| 7. Totals (gross) | 43,276,027 | | 45 | | | | | | | | 3,967,881 | 39,285,979 | 22,121 |
| 8. Reinsurance ceded | 36,378,435 | | | | | | | | | | 2,371,635 | 34,006,258 | 542 |
| 9. Totals (net) | 6,897,591 | | 45 | | | | | | | | 1,596,246 | 5,279,721 | 21,579 |
| CLAIM RESERVE | | | | | | | | | | | | | |
| 10. Present value of amounts not yet due on claims | 22,128,449 | | | | | | | | | | 4,624,297 | 11,376,225 | 6,127,927 |
| 11. Additional actuarial reserves-asset/liability analysis | | | | | | | | | | | | | |
| 12. Reserve for future contingent benefits | | | | | | | | | | | | | |
| 13. Aggregate write-ins for reserves | | | | | | | | | | | | | |
| 14. Totals (gross) | 22,128,449 | | | | | | | | | | 4,624,297 | 11,376,225 | 6,127,927 |
| 15. Reinsurance ceded | 15,891,137 | | | | | | | | | | 3,260,051 | 9,890,881 | 2,740,205 |
| 16. Totals (net) | 6,237,312 | | | | | | | | | | 1,364,247 | 1,485,344 | 3,387,721 |
| 17. TOTAL (net) | 13,134,903 | | 45 | | | | | | | | 2,960,493 | 6,765,065 | 3,409,300 |
| 18. TABULAR FUND INTEREST | 1,500,475 | | | | | | | | | | 167,882 | 1,208,541 | 124,051 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | |
| 0601. | | | | | | | | | | | | | |
| 0602. | | | | | | | | | | | | | |
| 0603. | | | | | | | | | | | | | |
| 0698. Summary of remaining write-ins for Line 6 from overflow page | | | | | | | | | | | | | |
| 0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above) | | | | | | | | | | | | | |
| 1301. | | | | | | | | | | | | | |
| 1302. | | | | | | | | | | | | | |
| 1303. | | | | | | | | | | | | | |
| 1398. Summary of remaining write-ins for Line 13 from overflow page | | | | | | | | | | | | | |
| 1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above) | | | | | | | | | | | | | |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

| | 1 | 2 | 3 | 4 | 5 | 6 |
|--|-------------|-------------------------------|-------------------|------------------------|-----------------------------------|---------------------------------|
| | Total | Guaranteed Interest Contracts | Annuities Certain | Supplemental Contracts | Dividend Accumulations or Refunds | Premium and Other Deposit Funds |
| 1. Balance at the beginning of the year before reinsurance | 118,062,192 | | 1,558,952 | 10,250,651 | 9,761 | 106,242,828 |
| 2. Deposits received during the year | 1,025,366 | | 100,000 | 925,366 | | |
| 3. Investment earnings credited to the account | 7,200,447 | | 35,797 | 352,229 | 366 | 6,812,054 |
| 4. Other net change in reserves | (119,764) | | (574) | (6,216) | 46 | (113,020) |
| 5. Fees and other charges assessed | | | | | | |
| 6. Surrender charges | | | | | | |
| 7. Net surrender or withdrawal payments | 13,507,089 | | 398,525 | 2,616,971 | | 10,491,592 |
| 8. Other net transfers to or (from) Separate Accounts | | | | | | |
| 9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) | 112,661,152 | | 1,295,650 | 8,905,059 | 10,173 | 102,450,270 |
| 10. Reinsurance balance at the beginning of the year | | | | | | |
| 11. Net change in reinsurance assumed | | | | | | |
| 12. Net change in reinsurance ceded | | | | | | |
| 13. Reinsurance balance at the end of the year (Lines 10+11-12) | | | | | | |
| 14. Net balance at the end of current year after reinsurance (Lines 9 + 13) | 112,661,152 | | 1,295,650 | 8,905,059 | 10,173 | 102,450,270 |

(a) FHLB Funding Agreements:

| | |
|---|----------|
| 1. Reported as GICs (captured in column 2) | \$ |
| 2. Reported as annuities certain (captured in column 3) | \$ |
| 3. Reported as supplemental contracts (captured in column 4) | \$ |
| 4. Reported as dividend accumulations or refunds (captured in column 5) | \$ |
| 5. Reported as premium or other deposit funds (captured in column 6) | \$ |
| 6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5) | \$ |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--------------------------------|------------|-----------------|---------------|----------------------|-----------------|-------------------|-----------|-------------------------|
| | Total | Individual Life | Group Life | Individual Annuities | Group Annuities | Accident & Health | Fraternal | Other Lines of Business |
| 1. Due and unpaid: | | | | | | | | |
| 1.1 Direct | | | | | | | | |
| 1.2 Reinsurance assumed | | | | | | | | |
| 1.3 Reinsurance ceded | | | | | | | | |
| 1.4 Net | | | | | | | | |
| 2. In course of settlement: | | | | | | | | |
| 2.1 Resisted | | | | | | | | |
| 2.11 Direct | 500,000 | 500,000 | | | | | | |
| 2.12 Reinsurance assumed | | | | | | | | |
| 2.13 Reinsurance ceded | | | | | | | | |
| 2.14 Net | 500,000 | (b) 500,000 | (b) | (b) | | | | |
| 2.2 Other | | | | | | | | |
| 2.21 Direct | 22,838,882 | 18,083,871 | 2,602,669 | 2,146,342 | | 6,000 | | |
| 2.22 Reinsurance assumed | | | | | | | | |
| 2.23 Reinsurance ceded | 3,197,226 | 2,846,013 | 351,214 | | | | | |
| 2.24 Net | 19,641,656 | (b) 15,237,858 | (b) 2,251,455 | (b) 2,146,342 | | (b) 6,000 | | |
| 3. Incurred but unreported: | | | | | | | | |
| 3.1 Direct | 11,425,872 | 10,126,366 | 53,700 | | | 1,245,807 | | |
| 3.2 Reinsurance assumed | | | | | | | | |
| 3.3 Reinsurance ceded | 3,142,934 | 2,617,919 | | | | 525,016 | | |
| 3.4 Net | 8,282,938 | (b) 7,508,447 | (b) 53,700 | (b) | | (b) 720,791 | | |
| 4. TOTALS | | | | | | | | |
| 4.1 Direct | 34,764,754 | 28,710,236 | 2,656,369 | 2,146,342 | | 1,251,807 | | |
| 4.2 Reinsurance assumed | | | | | | | | |
| 4.3 Reinsurance ceded | 6,340,160 | 5,463,931 | 351,214 | | | 525,016 | | |
| 4.4 Net | 28,424,594 | (a) 23,246,305 | (a) 2,305,155 | 2,146,342 | | 726,791 | | |

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2 and \$ in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ Group Life \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ 6,237,312 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--|-----------------|---------------------|----------------|----------------------|-----------------|-------------------|-----------|-------------------------|
| | Total | Individual Life (a) | Group Life (b) | Individual Annuities | Group Annuities | Accident & Health | Fraternal | Other Lines of Business |
| 1. Settlements During the Year: | | | | | | | | |
| 1.1 Direct | 370,894,162 | 260,228,789 | 11,787,170 | 92,432,774 | 22,551 | 6,422,878 | | |
| 1.2 Reinsurance assumed | | | | | | | | |
| 1.3 Reinsurance ceded | 99,882,412 | 93,577,752 | 1,572,479 | | | 4,732,181 | | |
| 1.4 Net | (c) 271,011,750 | 166,651,037 | 10,214,691 | 92,432,774 | 22,551 | 1,690,697 | | |
| 2. Liability December 31, current year from Part 1: | | | | | | | | |
| 2.1 Direct | 34,764,754 | 28,710,236 | 2,656,369 | 2,146,342 | | 1,251,807 | | |
| 2.2 Reinsurance assumed | | | | | | | | |
| 2.3 Reinsurance ceded | 6,340,160 | 5,463,931 | 351,214 | | | 525,016 | | |
| 2.4 Net | 28,424,594 | 23,246,305 | 2,305,155 | 2,146,342 | | 726,791 | | |
| 3. Amounts recoverable from reinsurers December 31, current year | 11,497,526 | 11,381,665 | | | | 115,861 | | |
| 4. Liability December 31, prior year: | | | | | | | | |
| 4.1 Direct | 42,260,112 | 35,720,785 | 2,391,659 | 2,768,569 | | 1,379,099 | | |
| 4.2 Reinsurance assumed | | | | | | | | |
| 4.3 Reinsurance ceded | 9,717,301 | 9,068,790 | 97,603 | | | 550,908 | | |
| 4.4 Net | 32,542,811 | 26,651,995 | 2,294,056 | 2,768,569 | | 828,191 | | |
| 5. Amounts recoverable from reinsurers December 31, prior year | 8,728,333 | 8,594,165 | 14,763 | | | 119,405 | | |
| 6. Incurred Benefits | | | | | | | | |
| 6.1 Direct | 363,398,804 | 253,218,240 | 12,051,880 | 91,810,547 | 22,551 | 6,295,586 | | |
| 6.2 Reinsurance assumed | | | | | | | | |
| 6.3 Reinsurance ceded | 99,274,465 | 92,760,393 | 1,811,327 | | | 4,702,745 | | |
| 6.4 Net | 264,124,339 | 160,457,847 | 10,240,553 | 91,810,547 | 22,551 | 1,592,841 | | |

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 176,115 in Line 1.1, \$ 176,115 in Line 1.4.

\$ 176,115 in Line 6.1, and \$ 176,115 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

\$ in Line 6.1, and \$ in Line 6.4.

(c) Includes \$ 438,853 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

| | 1 | 2 | 3 |
|---|--|--|--|
| | Current Year Total Nonadmitted Assets | Prior Year Total Nonadmitted Assets | Change in Total Nonadmitted Assets (Col. 2 - Col. 1) |
| 1. Bonds (Schedule D) | | | |
| 2. Stocks (Schedule D): | | | |
| 2.1 Preferred stocks | | | |
| 2.2 Common stocks | | | |
| 3. Mortgage loans on real estate (Schedule B): | | | |
| 3.1 First liens | | | |
| 3.2 Other than first liens..... | | | |
| 4. Real estate (Schedule A): | | | |
| 4.1 Properties occupied by the company | | | |
| 4.2 Properties held for the production of income..... | | | |
| 4.3 Properties held for sale | | | |
| 5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) | | | |
| 6. Contract loans | 1,934,648 | 1,557,692 | (376,956) |
| 7. Derivatives (Schedule DB) | | | |
| 8. Other invested assets (Schedule BA) | | | |
| 9. Receivables for securities | | | |
| 10. Securities lending reinvested collateral assets (Schedule DL) | | | |
| 11. Aggregate write-ins for invested assets | | | |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 1,934,648 | 1,557,692 | (376,956) |
| 13. Title plants (for Title insurers only) | | | |
| 14. Investment income due and accrued | | | |
| 15. Premiums and considerations: | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 3,180 | 3,302 | 123 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due . | | | |
| 15.3 Accrued retrospective premiums and contracts subject to redetermination | | | |
| 16. Reinsurance: | | | |
| 16.1 Amounts recoverable from reinsurers | | | |
| 16.2 Funds held by or deposited with reinsured companies | | | |
| 16.3 Other amounts receivable under reinsurance contracts | | | |
| 17. Amounts receivable relating to uninsured plans | | | |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | | | |
| 18.2 Net deferred tax asset | 72,957,637 | 69,703,205 | (3,254,432) |
| 19. Guaranty funds receivable or on deposit | | | |
| 20. Electronic data processing equipment and software | 1,872,637 | 1,203,782 | (668,855) |
| 21. Furniture and equipment, including health care delivery assets | 6,174 | 10,290 | 4,116 |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | | | |
| 23. Receivables from parent, subsidiaries and affiliates | | | |
| 24. Health care and other amounts receivable | 211,502 | 224,023 | 12,521 |
| 25. Aggregate write-ins for other-than-invested assets | 82,305 | 523,076 | 440,771 |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 77,068,081 | 73,225,369 | (3,842,712) |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | | | |
| 28. Total (Lines 26 and 27) | 77,068,081 | 73,225,369 | (3,842,712) |
| DETAILS OF WRITE-INS | | | |
| 1101. | | | |
| 1102. | | | |
| 1103. | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | | | |
| 1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) | | | |
| 2501. PREPAID EXPENSES | | 433,415 | 433,415 |
| 2502. AGENTS' BALANCES | 69,366 | 76,722 | 7,356 |
| 2503. TUITION REIMBURSEMENT RECEIVABLE | 12,938 | 12,938 | |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | | | |
| 2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) | 82,305 | 523,076 | 440,771 |

1. Summary of Significant Accounting Policies

- A. Accounting Policies** – The financial statements of the Cincinnati Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

| | STATE OF DOMICILE | 2025 | 2024 |
|---|-------------------|----------------|----------------|
| NET INCOME | | | |
| (1) Company state basis (Page 4, Line 35, Columns 1 & 3) | Ohio | \$ 119,647,451 | \$ 95,523,556 |
| (2) State Prescribed Practices that increase/ (decrease) NAIC SAP | Ohio | \$ — | \$ — |
| (3) State Permitted Practices that increase/ (decrease) NAIC SAP | Ohio | \$ — | \$ — |
| (4) NAIC SAP (1-2-3=4) | Ohio | \$ 119,647,451 | \$ 95,523,556 |
| SURPLUS | | | |
| (5) Company state basis (Page 3, Line 38, Columns 1 & 2) | Ohio | \$ 622,790,534 | \$ 508,134,072 |
| (6) State Prescribed Practices that increase/ (decrease) NAIC SAP | Ohio | \$ — | \$ — |
| (7) State Permitted Practices that increase/ (decrease) NAIC SAP | Ohio | \$ — | \$ — |
| (8) NAIC SAP (5-6-7=8) | Ohio | \$ 622,790,534 | \$ 508,134,072 |

- B. Use of Estimates in the Preparation of the Financial Statements** – The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

- C. Accounting Policies** – The Company uses the following accounting policies:

1. Not applicable.
2. Bonds are stated at amortized cost using the scientific method.
3. Not Applicable.
4. Preferred Stocks are stated in accordance with the guidance provided in SSAP No. 32R – Preferred Stock.
5. Not applicable.
6. Asset-backed securities are stated at amortized cost, except those with an NAIC “6” designation, which are stated at the lower of amortized cost or fair value. The prospective approach is used to value securities.
7. Not applicable.
8. The Company’s investment in limited liability entities are reported on the underlying audited GAAP equity of the investee.
9. Not applicable.
10. Not applicable.
11. Unpaid accident and health losses include an amount determined from individual case estimates and an amount based on historic experience, for pending losses and losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the reserves established. The reserve factors used to establish the resulting liabilities are periodically reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.
13. Not applicable.

- D. Going Concern** – Not applicable.

2. Accounting Changes and Corrections of Errors - None.

3. Business Combinations and Goodwill

- A. Statutory Purchase Method - Not Applicable.
- B. Statutory Merger - Not Applicable.
- C. Assumption Reinsurance - Not Applicable.
- D. Impairment Loss - Not Applicable.
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - Not Applicable.

4. Discontinued Operations - No Change.

5. Investments

- A. Mortgage Loans - None.
- B. Debt Restructuring - None.
- C. Reverse Mortgages - None.
- D. Asset - Backed Securities
 1. The Company obtains prepayment assumptions from third-party vendors.

2. None.
3. The following presents recognized often-than-temporary impairments for asset-backed recognized in 2025.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-----------|--|--|--|---|-------------------------------|--|
| CUSIP | Book/ Adjusted Carrying Value Amortized Cost Before Current Period OTTI | Present Value of Projected Cash Flows | Recognized Other-Than- Temporary Impairment | Amortized Cost After Other-Than- Temporary Impairment | Fair Value at time of OTTI | Date of Financial Statement Where Reported |
| 50067HDA2 | \$ 2,380,000 | \$ 1,360,000 | \$ 1,020,000 | \$ 1,360,000 | \$ 1,360,000 | 3/31/2025 |
| 50067HDA2 | \$ 1,360,000 | \$ — | \$ 1,360,000 | \$ — | \$ — | 6/30/2025 |
| 36197VAA6 | \$ 1,997,738 | \$ 1,690,000 | \$ 307,738 | \$ 1,690,000 | \$ 1,690,000 | 9/30/2025 |
| 36197VAA6 | \$ 1,690,000 | \$ 1,430,000 | \$ 260,000 | \$ 1,430,000 | \$ 1,430,000 | 12/31/2025 |
| 12591KAH8 | \$ 750,256 | \$ 600,030 | \$ 150,226 | \$ 600,030 | \$ 600,030 | 12/31/2025 |
| Total | XXX | XXX | \$ 3,097,964 | XXX | XXX | XXX |

4. The following table presents the aggregate total of all impaired asset-back (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

| | |
|--|---------------|
| The aggregate amount of unrealized losses: | |
| 1. Less than 12 months | \$ 171,865 |
| 2. 12 months or longer | \$ 4,665,396 |
| The aggregate related fair value of securities with unrealized losses: | |
| 1. Less than 12 months | \$ 7,908,251 |
| 2. 12 months or longer | \$ 60,377,533 |

5. The Company performs a quarterly analysis to assess whether the decline in the fair value of any asset-backed is other-than-temporary. Factors considered in determining whether a decline in fair value is considered other-than-temporary include the length of time and the extent to which the fair value of the security has been below cost or amortized cost and changes in credit ratings of the issue during the period. The intent to sell, the intent and ability to hold the security for a period of time sufficient to recover its cost or amortized cost basis and the ability to recover all outstanding amounts when contractually due are also considered. The Company believes there were no indications of declines in fair value that were considered to be other-than-temporary for any asset-backed with unrealized losses as of December 31, 2025.
- E. Dollar Repurchase Agreements and/or Security Lending Transactions - None.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – None.
- H. Repurchase Agreements Transactions Accounted for as a Sale – None.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – None.
- J. Real Estate
 1. Real Estate Improvement - None.
 2. Real Estate Held for Sale - None.
 3. Change in Plan of Sale - None.
 4. Retail Land Sales - None.
 5. Real Estate with Participating Loan Features - None.
- K. Low-Income Housing Tax Credits (LIHTC)
 1. The Company invests in affordable housing and new market tax credit funds. For each of these investments, an asset and liability is initially recorded at total scheduled investment cost. Tax credit investment assets are amortized using the proportional amortization method while liabilities are reduced when periodic investment contributions are paid. Federal tax credits received reduce federal taxes while state tax credits received reduce applicable state premium taxes. As of December 31, 2025 the Company has one tax credit fund investment. The number of years of unexpired tax credits is three years. The remaining required holding period is three years.
 2. The Company recognized \$225,365 and \$369,558 in tax credits and other tax benefits associated with its tax credit investments during the years ended December 31, 2025 and 2024, respectively.
 3. The Company has LIHTC investment balances of \$0 at December 31, 2025 and 2024, respectively.
 4. The Company did not recognize any investment amortization or non-income tax related activity as a component of net investment income. No income was recognized outside of income tax expense.

5. As of December 31, 2025, the Company has \$474,448 of scheduled tax credits expected to be generated annually as follows:

| Year | Transferable/Certificate | Non-transferable | Total |
|------------|--------------------------|------------------|------------|
| 2025 | \$ — | \$ 231,632 | \$ 231,632 |
| 2026 | \$ — | \$ 231,632 | \$ 231,632 |
| 2027 | \$ — | \$ 11,033 | \$ 11,033 |
| 2028 | \$ — | \$ 151 | \$ 151 |
| 2029 | \$ — | \$ — | \$ — |
| Thereafter | \$ — | \$ — | \$ — |

6. As of December 31, 2025, the Company has no contingent commitments and no legally binding, unfunded commitments related to tax credit investments reported as liabilities within the balance sheet.
7. As of December 31, 2025, the underlying projects were not subject to any regulatory reviews. Also at December 31, 2025, there were no significant changes or events that resulted in a change in the nature of the investment or in the relationship with the underlying projects.
8. The Company did not recognize any impairment on tax credit investments during the statement periods presented.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

| | Gross Restricted | | | | | | |
|--|-----------------------------|---------------------------------|--|--|------------------|-----------------------|----------------------------------|
| | Current Year | | | | | 6 | 7 |
| | 1 | 2 | 3 | 4 | 5 | | |
| Restricted Asset Category | Total General Account (G/A) | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total from Prior Year | Increase/ (Decrease) (5 minus 6) |
| a. Subject to contractual obligation for which liability is not shown | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| b. Collateral held under security lending agreement | — | — | — | — | — | — | — |
| c. Subject to repurchase agreements | — | — | — | — | — | — | — |
| d. Subject to reverse repurchase agreements | — | — | — | — | — | — | — |
| e. Subject to dollar repurchase agreements | — | — | — | — | — | — | — |
| f. Subject to dollar reverse repurchase agreements | — | — | — | — | — | — | — |
| g. Placed under option contract | — | — | — | — | — | — | — |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock | — | — | — | — | — | — | — |
| i. FHLB capital stock | — | — | — | — | — | — | — |
| j. On deposit with states | \$ 4,847,412 | — | — | — | \$ 4,847,412 | \$ 4,733,040 | \$ 114,372 |
| k. On deposit with other regulatory bodies | — | — | — | — | — | — | — |

| | | | | | | | |
|--|--------------|------|------|------|--------------|--------------|------------|
| l. Pledged as collateral to FHLB (including assets backing funding agreements) | — | — | — | — | — | — | — |
| m. Pledged as collateral not captured in other categories | — | — | — | — | — | — | — |
| n. Other restricted assets | — | — | — | — | — | — | — |
| o. Collateral assets received and on balance sheet | — | — | — | — | — | — | — |
| p. Assets held under modco reinsurance agreements | — | — | — | — | — | — | — |
| q. Assets held under funds withheld reinsurance agreements | — | — | — | — | — | — | — |
| r. Total Restricted Assets (sum of a through q) | \$ 4,847,412 | \$ — | \$ — | \$ — | \$ 4,847,412 | \$ 4,733,040 | \$ 114,372 |
| (a) Subset of column 1 | | | | | | | |
| (b) Subset of column 3 | | | | | | | |

| Restricted Asset Category | Current Year | | | | | | |
|--|-------------------------------|---------------------------------------|--|--|--|-----------------------------|-------------|
| | | | Percentage | | | | |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | Total Non admitted Restricted | Total Admitted Restricted (5 minus 8) | Gross (Admitted & Non admitted) Restricted to Total Assets (c) | Admitted Restricted to Total Admitted Assets (d) | Amount Reported in General Interrogatories | Difference from Note and GI | GI Ref |
| a. Subject to contractual obligation for which liability is not shown | \$ — | \$ — | 0.00% | 0.00% | XXX | XXX | XXX |
| b. Collateral held under security lending agreement | — | — | 0.00% | 0.00% | — | — | 25.04+25.05 |
| c. Subject to repurchase agreements | — | — | 0.00% | 0.00% | — | — | 26.21 |
| d. Subject to reverse repurchase agreements | — | — | 0.00% | 0.00% | — | — | 26.22 |
| e. Subject to dollar repurchase agreements | — | — | 0.00% | 0.00% | — | — | 26.23 |
| f. Subject to dollar reverse repurchase agreements | — | — | 0.00% | 0.00% | — | — | 26.24 |
| g. Placed under option contracts | — | — | 0.00% | 0.00% | — | — | 26.25 |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock | — | — | 0.00% | 0.00% | — | — | 26.26 |
| i. FHLB capital stock | — | — | 0.00% | 0.00% | — | — | 26.27 |
| j. On deposit with states | — | \$ 4,847,412 | 0.09% | 0.09% | — | — | 26.28 |

| | | | | | | | |
|--|---|--------------|-------|-------|-----|-----|-------|
| k. On deposit with other regulatory bodies | — | — | 0.00% | 0.00% | — | — | 26.29 |
| l. Pledged as collateral to FHLB (including assets backing funding agreements) | — | — | 0.00% | 0.00% | — | — | 26.31 |
| m. Pledged as collateral not captured in other categories | — | — | 0.00% | 0.00% | — | — | 26.30 |
| n. Other restricted assets | — | — | 0.00% | 0.00% | — | — | 26.32 |
| o. Collateral assets received and on balance sheet | — | — | 0.00% | 0.00% | XXX | XXX | XXX |
| p. Assets held under modco reinsurance agreements | — | — | 0.00% | 0.00% | XXX | XXX | XXX |
| q. Assets held under funds withheld reinsurance agreements | — | — | 0.00% | 0.00% | XXX | XXX | XXX |
| r. Total restricted assets (Sum of a through q) | — | \$ 4,847,412 | 0.09% | 0.09% | XXX | XXX | XXX |

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

Differences between Note and GI (Per Column 12 above) - None.

- 2. Assets Pledged as Collateral Not Captured Elsewhere - Not Applicable.
- 3. Details of Other Restricted Assets - Not Applicable.
- 4. Collateral Received and Assets Held Under Modco/Funds Withheld Reinsurance Agreements Reflected as Assets Within the Company's Financial Statements - Not Applicable.
- 5. Assets Held as Collateral or Under Modified Coinsurance (Modco) or Funds Withheld Reinsurance (FWH) Agreements Pledged for Another Specific Purpose - Not Applicable.
- M. Working Capital Finance Investments - None.
- N. Offsetting and Netting of Assets and Liabilities - None.
- O. 5GI* Securities

| Investment | Number of 5GI Securities | | Aggregate BACV | | Aggregate Fair Value | |
|-------------------------|--------------------------|------------|----------------|---------------|----------------------|---------------|
| | Current Year | Prior Year | Current Year | Prior Year | Current Year | Prior Year |
| 1) IC - AC | 7 | 10 | \$ 14,294,201 | \$ 21,301,175 | \$ 13,304,079 | \$ 20,451,378 |
| 2) ABS -AC | 0 | 0 | \$ — | \$ — | \$ — | \$ — |
| 3) Preferred Stock - AC | 1 | 1 | \$ 4,900,000 | \$ 4,900,000 | \$ 4,900,000 | \$ 4,900,000 |
| 4) Preferred Stock - FV | 0 | 0 | \$ — | \$ — | \$ — | \$ — |
| 5) Total (1+2+3+4) | 8 | 11 | \$ 19,194,201 | \$ 26,201,175 | \$ 18,204,079 | \$ 25,351,378 |

AC - Amortized Cost FV - Fair Value

- P. Short Sales - None.
- Q. Prepayment Penalty and Acceleration Fees - As of December 31, 2025, the Company had recorded the following in prepayment penalty and acceleration fees.

| | General Account | Separate Account |
|---------------------------------------|-----------------|------------------|
| Number of CUSIPS | 10 | 6 |
| Aggregate Amount of Investment Income | \$ 688,386 | \$ 72,042 |

- R. Reporting Entity's Share of Cash Pool by Asset Type - None.
 - S. Aggregate Collateral Loans by Qualifying Investment Collateral - None.
6. **Joint Ventures, Partnerships and Limited Liability Companies**
- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
 - B. The Company did not recognize any impairment write down for its investments in Joint Venture, Partnerships, and Limited Liability Companies during the period.
7. **Investment Income**
- A. There was no due and accrued income excluded from investment income in 2025.
 - B. Not Applicable.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

| Interest Income Due and Accrued | Amount | |
|---------------------------------|--------|------------|
| 1) Gross | \$ | 48,352,933 |
| 2) Nonadmitted | \$ | — |
| 3) Admitted | \$ | 48,352,933 |

D. Not Applicable.

E. Not Applicable.

8. **Derivative Instruments**

A. Not Applicable.

B. Not Applicable.

9. **Income Taxes**

A. **Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):**

1.

| | 2025 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Gross Deferred Tax Assets | \$ 89,335,797 | \$ 4,037,979 | \$ 93,373,776 |
| (b) Statutory Valuation Allowance Adjustments | \$ — | \$ — | \$ — |
| (c) Adjusted Gross Deferred Tax Assets (1a - 1b) | \$ 89,335,797 | \$ 4,037,979 | \$ 93,373,776 |
| (d) Deferred Tax Assets Nonadmitted | \$ 72,957,637 | \$ — | \$ 72,957,637 |
| (e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d) | \$ 16,378,160 | \$ 4,037,979 | \$ 20,416,139 |
| (f) Deferred Tax Liabilities | \$ 414,433 | \$ 559,405 | \$ 973,838 |
| (g) Net Admitted Deferred Tax Asset/(Liability) (1e - 1f) | \$ 15,963,727 | \$ 3,478,574 | \$ 19,442,301 |

| | 2024 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Gross Deferred Tax Assets | \$ 84,514,154 | \$ 3,734,871 | \$ 88,249,025 |
| (b) Statutory Valuation Allowance Adjustments | \$ — | \$ — | \$ — |
| (c) Adjusted Gross Deferred Tax Assets (1a - 1b) | \$ 84,514,154 | \$ 3,734,871 | \$ 88,249,025 |
| (d) Deferred Tax Assets Nonadmitted | \$ 69,703,205 | \$ — | \$ 69,703,205 |
| (e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d) | \$ 14,810,949 | \$ 3,734,871 | \$ 18,545,820 |
| (f) Deferred Tax Liabilities | \$ 254,091 | \$ — | \$ 254,091 |
| (g) Net Admitted Deferred Tax Asset/(Liability) (1e - 1f) | \$ 14,556,858 | \$ 3,734,871 | \$ 18,291,729 |

| | Change | | |
|---|--------------|--------------|--------------|
| | Ordinary | Capital | Total |
| (a) Gross Deferred Tax Assets | \$ 4,821,643 | \$ 303,108 | \$ 5,124,751 |
| (b) Statutory Valuation Allowance Adjustments | \$ — | \$ — | \$ — |
| (c) Adjusted Gross Deferred Tax Assets (1a - 1b) | \$ 4,821,643 | \$ 303,108 | \$ 5,124,751 |
| (d) Deferred Tax Assets Nonadmitted | \$ 3,254,432 | \$ — | \$ 3,254,432 |
| (e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d) | \$ 1,567,211 | \$ 303,108 | \$ 1,870,319 |
| (f) Deferred Tax Liabilities | \$ 160,342 | \$ 559,405 | \$ 719,747 |
| (g) Net Admitted Deferred Tax Asset/(Liability) (1e - 1f) | \$ 1,406,869 | \$ (256,297) | \$ 1,150,572 |

2.

| SSAP 101, paragraphs 11.a., 11.b., and 11.c.: | 2025 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks | \$ — | \$ — | \$ — |
| (b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below) | \$ 15,404,322 | \$ 4,037,979 | \$ 19,442,301 |
| 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date | \$ 15,404,322 | \$ 4,037,979 | \$ 19,442,301 |
| 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold | XXX | XXX | \$ 90,502,235 |
| (c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities | \$ 973,838 | \$ — | \$ 973,838 |
| (d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)) | \$ 16,378,160 | \$ 4,037,979 | \$ 20,416,139 |

| SSAP 101, paragraphs 11.a., 11.b., and 11.c.: | 2024 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks | \$ — | \$ 364,484 | \$ 364,484 |
| (b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below) | \$ 14,556,858 | \$ 3,370,387 | \$ 17,927,245 |
| 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date | \$ 14,556,858 | \$ 3,370,387 | \$ 17,927,245 |
| 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold | XXX | XXX | \$ 73,476,351 |
| (c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities | \$ 254,091 | \$ — | \$ 254,091 |
| (d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)) | \$ 14,810,949 | \$ 3,734,871 | \$ 18,545,820 |

| SSAP 101, paragraphs 11.a., 11.b., and 11.c.: | Change | | |
|---|--------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks | \$ — | \$ (364,484) | \$ (364,484) |
| (b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below) | \$ 847,464 | \$ 667,592 | \$ 1,515,056 |
| 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date | \$ 847,464 | \$ 667,592 | \$ 1,515,056 |
| 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold | XXX | XXX | \$ 17,025,884 |
| (c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities | \$ 719,747 | \$ — | \$ 719,747 |
| (d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c)) | \$ 1,567,211 | \$ 303,108 | \$ 1,870,319 |

3.

| | 2025 Percentage | 2024 Percentage |
|--|-----------------|-----------------|
| (a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount | 937% | 871% |
| (b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 above | \$ 650,839,391 | \$ 533,824,583 |

4.

| Impact of Tax Planning Strategies | 2025 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage. | | | |
| 1. Adjusted Gross DTAs amount from Note 9A1(c) | \$ 89,335,797 | \$ 4,037,979 | \$ 93,373,776 |
| 2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | — % | — % | — % |
| 3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e) | \$ 16,378,160 | \$ 4,037,979 | \$ 20,416,139 |
| 4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies | — % | 19.78 % | 19.78 % |
| (b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies. | | | |

| Impact of Tax Planning Strategies | 2024 | | |
|---|---------------|--------------|---------------|
| | Ordinary | Capital | Total |
| (a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage. | | | |
| 1. Adjusted Gross DTAs amount from Note 9A1(c) | \$ 84,514,154 | \$ 3,734,871 | \$ 88,249,025 |
| 2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | — % | — % | — % |
| 3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e) | \$ 14,810,949 | \$ 3,734,871 | \$ 18,545,820 |
| 4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies | — % | 20.14 % | 20.14 % |
| (b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies. | | | |

| Impact of Tax Planning Strategies | Change | | |
|---|--------------|------------|--------------|
| | Ordinary | Capital | Total |
| (a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage. | | | |
| 1. Adjusted Gross DTAs amount from Note 9A1(c) | \$ 4,821,643 | \$ 303,108 | \$ 5,124,751 |
| 2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | — % | — % | — % |
| 3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e) | \$ 1,567,211 | \$ 303,108 | \$ 1,870,319 |
| 4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies | — % | (0.36)% | (0.36)% |
| (b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies. | | | |

B. Unrecognized DTLs - Not applicable.**C. Current Tax and Change in Deferred Tax****1. Current Income tax:**

| | 2025 | 2024 | Change |
|--|----------------|---------------|----------------|
| (a) Federal | \$ 37,968,261 | \$ 34,569,623 | \$ 3,398,638 |
| (b) Foreign | \$ — | \$ — | \$ — |
| (c) Subtotal | \$ 37,968,261 | \$ 34,569,623 | \$ 3,398,638 |
| (d) Federal income tax on capital gains/(losses) | \$ (1,317,778) | \$ (131,157) | \$ (1,186,621) |
| (e) Utilization of capital loss carryforwards | \$ — | \$ — | \$ — |
| (f) Other | \$ — | \$ — | \$ — |
| (g) Federal income taxes incurred | \$ 36,650,483 | \$ 34,438,466 | \$ 2,212,017 |

2. Deferred tax assets:

| | December 31, 2025 | December 31, 2024 | Change |
|--|-------------------|-------------------|--------------|
| (a) Ordinary | | | |
| 1. Life and health reserves | \$ 41,596,026 | \$ 39,858,608 | \$ 1,737,418 |
| 2. DAC | \$ 44,514,096 | \$ 41,054,321 | \$ 3,459,775 |
| 3. Nonadmitted assets | \$ 863,193 | \$ 739,655 | \$ 123,538 |
| 4. Other, net | \$ 2,362,482 | \$ 2,861,570 | \$ (499,088) |
| 99. Subtotal | \$ 89,335,797 | \$ 84,514,154 | \$ 4,821,643 |
| (b) Statutory valuation allowance adjustment | \$ — | \$ — | \$ — |
| (c) Nonadmitted | \$ 72,957,637 | \$ 69,703,205 | \$ 3,254,432 |
| (d) Admitted ordinary deferred tax assets (2(a)99-2(b)-2(c)) | \$ 16,378,160 | \$ 14,810,949 | \$ 1,567,211 |
| (e) Capital | | | |
| 1. Investments | \$ — | \$ 126,208 | \$ (126,208) |
| 2. Unrealized (gain)/loss on investments | \$ 4,037,979 | \$ 3,608,663 | \$ 429,316 |
| 99. Subtotal | \$ 4,037,979 | \$ 3,734,871 | \$ 303,108 |
| (f) Statutory valuation allowance adjustment | \$ — | \$ — | \$ — |
| (g) Nonadmitted | \$ — | \$ — | \$ — |
| (h) Admitted capital deferred tax assets (2(e)99-2(f)-2(g)) | \$ 4,037,979 | \$ 3,734,871 | \$ 303,108 |
| (i) Admitted deferred tax assets (2(d)+2(h)) | \$ 20,416,139 | \$ 18,545,820 | \$ 1,870,319 |

3. Deferred tax liabilities:

| | December 31, 2025 | December 31, 2024 | Change |
|--|-------------------|-------------------|------------|
| (a) Ordinary | | | |
| 1. Other, net | \$ 414,433 | \$ 254,091 | \$ 160,342 |
| 99. Subtotal | \$ 414,433 | \$ 254,091 | \$ 160,342 |
| (b) Capital | | | |
| 1. Investments | \$ 559,405 | \$ — | \$ 559,405 |
| 2. Unrealized (gain)/loss on investments | \$ — | \$ — | \$ — |
| 99. Subtotal | \$ 559,405 | \$ — | \$ 559,405 |
| (c) Deferred tax liabilities (3(a)99+3(b)99) | \$ 973,838 | \$ 254,091 | \$ 719,747 |

Net deferred tax assets/liabilities (2i-3c) \$ 19,442,301 \$ 18,291,729 \$ 1,150,572

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

| | December 31, 2025 | December 31, 2024 | Change |
|--|----------------------|----------------------|--------------|
| Total deferred tax assets | \$ 93,373,776 | \$ 88,249,025 | \$ 5,124,751 |
| Total deferred tax liabilities | \$ 973,838 | \$ 254,091 | \$ 719,747 |
| Net deferred tax asset/(liability) | \$ 92,399,938 | \$ 87,994,934 | \$ 4,405,004 |
| Tax effect of unrealized gains/(losses) | | | \$ (429,316) |
| Change in net deferred income tax (charge)/benefit | | | \$ 3,975,688 |

| | December 31, 2024 | December 31, 2023 | Change |
|--|----------------------|----------------------|----------------|
| Total deferred tax assets | \$ 88,249,025 | \$ 83,238,489 | \$ 5,010,536 |
| Total deferred tax liabilities | \$ 254,091 | \$ 2,318,147 | \$ (2,064,056) |
| Net deferred tax asset/(liability) | \$ 87,994,934 | \$ 80,920,342 | \$ 7,074,592 |
| Tax effect of unrealized gains/(losses) | | | \$ 260,009 |
| Change in net deferred income tax (charge)/benefit | | | \$ 7,334,601 |

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

| Description | As of December 31, 2025 | | |
|--|-------------------------------|----------------|--------------------|
| | Amount | Tax Effect | Effective Tax Rate |
| Income before taxes | \$ 156,082,369 | \$ 32,777,297 | 21.00 % |
| Amortization of IMR | \$ 376,523 | \$ 79,070 | 0.05 % |
| Dividends received deduction | \$ — | \$ — | — % |
| Other items permanent in nature | \$ (276,354) | \$ (58,034) | (0.03)% |
| Total | \$ 156,182,538 | \$ 32,798,333 | 21.02 % |
| Federal income tax expense incurred/(benefit) | \$ 180,801,243 | \$ 37,968,261 | 24.33 % |
| Tax on capital gains/(losses) | \$ (6,275,133) | \$ (1,317,778) | (0.84)% |
| Change in net deferred income tax charge/(benefit) | \$ (18,931,848) | \$ (3,975,688) | (2.55)% |
| Change in nonadmitted excluding deferred tax asset | \$ 588,276 | \$ 123,538 | 0.08 % |
| Total statutory income taxes incurred | \$ 156,182,538 | \$ 32,798,333 | 21.02 % |

| Description | As of December 31, 2024 | | |
|--|-------------------------------|----------------|--------------------|
| | Amount | Tax Effect | Effective Tax Rate |
| Income before taxes | \$ 129,428,113 | \$ 27,179,904 | 21.00 % |
| Amortization of IMR | \$ (170,519) | \$ (35,809) | (0.03)% |
| Dividends received deduction | \$ — | \$ — | — % |
| Other items permanent in nature | \$ (270,956) | \$ (56,901) | (0.04)% |
| Total | \$ 128,986,638 | \$ 27,087,194 | 20.93 % |
| Federal income tax expense incurred/(benefit) | \$ 164,617,252 | \$ 34,569,623 | 26.71 % |
| Tax on capital gains/(losses) | \$ (624,557) | \$ (131,157) | (0.10)% |
| Change in net deferred income tax charge/(benefit) | \$ (34,926,671) | \$ (7,334,601) | (5.67)% |
| Change in nonadmitted excluding deferred tax asset | \$ (79,386) | \$ (16,671) | (0.01)% |
| Total statutory income taxes incurred | \$ 128,986,638 | \$ 27,087,194 | 20.93 % |

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2025, the Company had net operating loss and tax credit carryforwards of: \$ -
At December 31, 2025, the Company had capital loss carryforwards of: \$ -

2. The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:

| Year | Ordinary | Capital | Total |
|-------|----------|---------|-------|
| 2025 | \$ — | \$ — | \$ — |
| 2024 | \$ — | \$ — | \$ — |
| 2023 | \$ — | \$ — | \$ — |
| Total | \$ — | \$ — | \$ — |

3. Deposits admitted under of the Internal Revenue Code Section 6603

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

Cincinnati Financial Corporation (Parent)
The Cincinnati Insurance Company
The Cincinnati Casualty Company
The Cincinnati Indemnity Company
The Cincinnati Specialty Underwriters Insurance Company
CFC Investment Company
CSU Producer Resources, Inc.

2. The method of allocation between the company is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis, with the company receiving a current benefit for losses generated to the extent federal taxes are reduced for the consolidated tax group.

G. Federal or Foreign Income Tax Loss Contingencies

For the years ended December 31, 2025 and 2024, the Company did not have tax contingencies under the principles of SSAP No. 5R, Liabilities, Contingencies and Impairment of Assets. This is subject to change but it is not expected to significantly increase in the 12 month period following the balance sheet date. The Company is primarily subject to examination by U.S. federal and various U.S. state and local tax authorities. The statute of limitations for federal tax purposes has closed for tax years 2021 and earlier. The statute of limitations for state income tax purposes has closed for tax years ended December 31, 2021 and earlier.

- H. The Company is not subject to Repatriation Transition Tax as outlined under the Tax Cuts and Jobs Act (TCJA).

- I. There was \$0 of AMT Credit Carryforward as of the beginning of the year. In addition, there were no current year adjustments resulting in \$0 of AMT Credit Carryforward at the end of the year.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. The Company is a wholly-owned subsidiary of the Cincinnati Insurance Company (See Schedule Y, Part 1, Organizational Chart).

B. Not Applicable.

C. Not Applicable.

- D. At December 31, 2025, the Company reported \$8,192,277 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, CFC Investment Company, Cincinnati Specialty Underwriters Insurance Company and CSU Producer Resources, Inc. The Company reported \$490,075 as amounts payable to the Ultimate Parent Company, The Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.

E. Not Applicable.

- F. Management, Service Contracts, Cost Sharing Agreements

The Company has the following management agreements with related parties:

1. Inter-company Benefits and Expense Allocation Agreement.
2. Inter-company Cost Sharing and Expense Allocation Agreement.
3. Inter-company Tax Sharing Agreement

- G. All outstanding shares of the Company are owned by the Parent Company, The Cincinnati Insurance Company, an insurance company domiciled in the State of Ohio.

H. Not Applicable.

I. Not Applicable.

J. Not Applicable.

K. Not Applicable.

L. Not Applicable.

M. Not Applicable.

N. Not Applicable.

O. SCA or SSAP No. 48 Entity Loss Tracking

| 1 Entity | 2 Reporting Entity's Share of Net Income (Loss) | 3 Accumulated Share of Net Income (Losses) | 4 Reporting Entity's Share of Equity, Including Negative Equity | 5 Guaranteed Obligation / Commitment for Financial Support (Yes/No) | 6 Amount of the Recognized Guarantee Under SSAP No. 5 |
|----------------------------|--|---|--|--|--|
| CLIC BP Investments B, LLC | \$ (1,911,524) | \$ (4,435,672) | \$ (5,478,207) | No | N/A |

The Company holds no other investments related to CLIC BP Investments B, LLC.

11. **Debt**

- A. Capital Notes - None.
- B. FHLB (Federal Home Loan Bank) Agreements - None.
- C. Unused Commitments and Lines of Credit for Financing Arrangements - None

12. **Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans**

- A. Defined Benefit Plan – None.
- B. Defined Benefit Plan Investment Strategy – None.
- C. Defined Benefit Plan Fair Value – None.
- D. Defined Benefit Plan Rate of Return – None.
- E. Defined Contribution Plan – None.
- F. Multi-Employer Plans – None.
- G. Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company's payroll. The Company's share of net reimbursement for the qualified pension plan was \$353,602 and \$66,850 for 2025 and 2024 respectively.
- H. Postemployment Benefits and Compensated Absences – None.
- I. Impact of Medicare Modernization Act on Postretirement Benefits – None.

13. **Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations.**

- A. The Company has 2,000 shares authorized and 2,000 shares issued and 2,000 shares outstanding. All shares are Class A shares. The par value per share is \$1,500.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2026 is approximately \$119,647,451. Dividends are paid as determined by the Board of Directors and are not cumulative.
- D. No dividends were paid during the 2025 calendar year.
- E. Within the limitations of (B) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends.
- F. There are no restrictions on unassigned surplus.
- G. Not Applicable.
- H. The Company holds no shares of stock for special purposes.
- I. Not Applicable.
- J. The portion of unassigned funds (surplus) represented or (reduced) by cumulative unrealized gains/(losses) are (\$19,228,473) offset by deferred tax of \$4,037,979 for a net balance of (\$15,190,494).
- K. Not Applicable.
- L. Not Applicable.
- M. Not Applicable.

14. **Liabilities, Contingencies and Assessments**

- A. Contingent Commitments
 - 1. The Company has \$37,303,558 in commitments for additional investments in unaffiliated and affiliated real estate partnerships.
 - 2. Not Applicable
 - 3. Not Applicable
- B. Assessments –
 - 1. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty Fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

As of December 31, 2025 and 2024, the Company accrued a liability for guaranty fund and other assessments of \$1,798,877 and \$1,950,293, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.

| Description | Amount |
|--|--------------|
| a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end | \$ 1,210,263 |
| b. Decreases current year: | |
| Premium Tax Offset | \$ 36,468 |
| c. Increase current year: | |
| Premium Tax Offset | \$ 51,777 |
| d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end | \$ 1,225,571 |

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long term contracts: None.

C. Gain Contingencies – None.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits – None.

E. Joint and Several Liabilities – None.

F. All Other Liabilities – Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various non-cancelable operating agreements that expire through December 2025. Rental expense for 2025 and 2024 was approximately \$284,852 and \$277,201 respectively.
2. At December 31, 2025, the minimum agreement rental commitments are as follows:

| Year Ending December 31, | Operating Lease |
|--------------------------|---------------------|
| 2026 | \$ 269,607 |
| 2027 | \$ 230,991 |
| 2028 | \$ 218,447 |
| 2029 | \$ 153,224 |
| 2030 | \$ 141,494 |
| Thereafter | \$ 98,230 |
| Total | \$ 1,111,993 |

3. None.

B. Significant Leases - None.

16. Off-Balance Sheet Risk - None.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. None.

B. None.

C. None.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. None.

B. None.

C. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Cincinnati Life Insurance Company has direct written long term care premiums of \$1,780,227 and \$494,794 in direct premiums on certain closed blocks of life and health business through a third party administrator. This total through our third party administrators is not equal to or greater than 5% of surplus.

20. Fair Value Measurements

A. Included in various investment related line items in the statutory-basis financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain fixed maturities and preferred stocks, when carried at the lower of cost or market.

The fair value of an asset is the amount at which that asset could be bought or sold in a current transaction between willing parties, that is, other than in a forced or liquidation sale. The Company does not have any material liabilities carried at fair value.

Financial instruments are categorized based upon the following characteristics or inputs to the valuation techniques:

- *Level 1*—Financial assets and liabilities for which inputs are observable and are obtained from reliable quoted prices for identical assets or liabilities in active markets. This is the most reliable fair value measurement and includes, for example, active exchange-traded equity securities.
- *Level 2*—Financial assets and liabilities for which values are based on quoted prices in markets that are not active or for which values are based on similar assets and liabilities that are actively traded. This also includes pricing models for which the inputs are corroborated by market data.

- *Level 3*—Financial assets and liabilities for which values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement.

Level 3 inputs include the following:

- o Quotes from brokers or other external sources that are not considered binding;
- o Quotes from brokers or other external sources where it cannot be determined that market participants would in fact transact for the asset or liability at the quoted price; or
- o Quotes from brokers or other external sources where the inputs are not deemed observable.

The Company has categorized its financial instruments, based on the priority of the inputs to the valuation technique, into a three-level fair value hierarchy. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure the financial instruments fall within different levels of the hierarchy, the categorization is based on the lowest level that is significant to the fair value measurement of the instrument.

Financial assets that fall within Level 1 and Level 2 are priced according to observable data from identical or similar securities that have traded in the marketplace. Also within Level 2 are securities that are valued by outside services or brokers where the Company has evaluated the pricing methodology and determined that the inputs are observable. Financial assets that fall within Level 3 of the hierarchy are valued based upon unobservable market inputs. Fair value for each Level 3 security is based upon inputs that are market driven, including third-party reviews provided to the issuer or broker quotes. However, the Company placed in the Level 3 hierarchy securities for which we were unable to obtain the pricing methodology or we could not consider the price provided as binding. Management ultimately determined the fair value for each Level 3 security that we considered to be the best exit price valuation.

The Company primarily bases fair value estimates for investments in fixed maturities, preferred stocks, and surplus notes (including redeemable preferred stock and assets held in separate accounts) on quoted market prices or on prices from a nationally recognized pricing vendor, an outside resource that supplies global securities pricing, dividend, corporate action and descriptive information to support fund pricing, securities operations, research and portfolio management. The Company obtains and reviews a price comparison report that includes prices from multiple industry leading pricing sources. When a price is not available from these sources, as in the case of securities that are not publicly traded, the Company determines the fair value using various inputs including quotes from independent brokers. In these circumstances, the Company has generally obtained and evaluated two nonbinding quotes from brokers; our investment professionals determine our best estimate of fair value. Reclassification of certain financial instruments may occur when input observability changes. All reclassifications are reported as transfers as of the beginning of the year in which the reclassification occurred.

The technique used for the Level 2 fixed maturities, surplus notes and taxable fixed maturities in separate accounts is the application of market-based modeling. The inputs used for all classes of fixed maturities in the table below include relevant market information by asset class, trade activity of like securities, marketplace quotes, benchmark yields, spreads off benchmark yields, interest rates, U.S. Treasury or swap curves, yield to maturity and economic events. Specific to commercial mortgage-backed securities, key inputs also include prepayment and default projections based on past performance of the underlying collateral and current market data. The Level 2 fixed-maturity securities were primarily priced by a nationally recognized pricing vendor.

The technique used for the Level 2 preferred stocks technique used is the application of market-based modeling. The inputs used, similar to those used by the pricing vendor for our fixed-maturity securities, include relevant market information, trade activity of like securities, yield to maturity, corporate action notices and economic events. All of the Level 2 preferred stocks are priced by a nationally recognized pricing vendor.

To estimate the fair value of life policy loans, the Company makes the following significant assumptions: (1) the discount rates used to calculate the present value of expected payments are the risk-free spot rates as nonperformance risk is minimal; and (2) the loan repayment rate by which policyholders pay off their loan balances is in line with past experience.

Fair values for deferred annuities are estimated based upon internally developed models because active, observable markets do not exist for those items. To estimate the fair value, the Company makes the following significant assumptions: (1) the discount rates used to calculate the present value of expected payments are the risk-free spot rates plus an A3 rated bond spread for financial issuers at December 31, 2025, to account for nonperformance risk; (2) the rate of interest credited to policyholders is the portfolio net earned interest rate less a spread for expenses and profit; and (3) additional lapses occur when the credited interest rate is exceeded by an assumed competitor credited rate, which is a function of the risk-free rate of the economic scenario being modeled.

Estimation of fair value for deposit-type contracts assumes the discount rates used to calculate the present value of expected payments are the risk-free spot rates plus an A3 rated bond spread for financial issuers at December 31, 2025, to account for nonperformance risk.

Fair Value Measurements at December 31, 2025

| Type of Financial Instrument | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | Total |
|---------------------------------------|-----------|---------------|-----------|-----------------------|---------------|
| Perpetual Preferred Stock | | \$ 12,656,816 | | | \$ 12,656,816 |
| Debt Securities Not Qualified as Bond | | \$ 30,741,104 | | | \$ 30,741,104 |

B. None.

C. Fair Values for all Financial Instruments by Level

| Type of Financial Instrument | Aggregate Fair Value | Admitted Assets | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | Not Practicable (Carrying Value) |
|---------------------------------------|----------------------|------------------|--------------|------------------|---------------|-----------------------|----------------------------------|
| Issuer Credit Obligations | \$3,705,962,213 | \$3,821,466,132 | \$ 6,195,234 | \$3,699,746,979 | \$ 20,000 | | |
| Asset-Backed Securities | \$ 86,528,880 | \$ 90,942,791 | | \$ 86,528,880 | | | |
| Common Stock | | | | | | | |
| Perpetual Preferred Stock | \$ 12,656,816 | \$ 12,656,816 | | \$ 12,656,816 | | | |
| Policy Loans | \$ 42,942,564 | \$ 35,873,305 | | | \$ 42,942,564 | | |
| Surplus Notes | \$ 64,168,142 | \$ 59,187,966 | | \$ 64,168,142 | | | |
| Deposit Type Contracts | \$ (122,659,304) | \$ (112,645,831) | | \$ (122,659,304) | | | |
| Debt Securities Not Qualified as Bond | \$ 35,991,104 | \$ 35,991,104 | | \$ 35,991,104 | | | |
| Investments Within Separate Accounts | \$ 906,521,981 | \$ 915,013,283 | | \$ 906,521,981 | | | |

D. None.

E. None.

21. Other Items

A. Not Applicable.

B. Not Applicable.

C. Assets in the amount of \$4,847,412 and \$4,733,040 at December 31, 2025 and 2024, respectively, were on deposit with government authorities or trustees as required by law.

D. Not Applicable.

E. State and Federal Tax Credits

1. Carrying value of state and federal tax credits, disaggregated by transferable/certificated and non-transferable, gross of any related tax liabilities by jurisdiction and in total:

| Description of Transferable and Non-transferable Tax Credits | Jurisdiction | Carrying Amount | Unused Amount |
|--|--------------|-----------------|---------------|
| Non-transferable tax credits | Federal | \$ — | \$ 524 |
| Certificated tax credits | State | \$ — | \$ — |
| Non-transferable tax credits | GA | \$ — | \$ 350,002 |
| | MO | \$ — | \$ 123,922 |
| Total | | | \$ 474,448 |

2. Total unused tax credits by jurisdiction, disaggregated by transferable/certificated and non-transferable:

| Description of Transferable and Non-transferable Tax Credits | State Abbreviation | Transferable/Certificated | Non-Transferable | Total |
|--|--------------------|---------------------------|------------------|------------|
| a. State | GA | \$ — | \$ 350,002 | \$ 350,002 |
| | MO | \$ — | \$ 123,922 | \$ 123,922 |
| | Total | \$ — | \$ 473,924 | \$ 473,924 |
| b. Federal | | \$ — | \$ 524 | \$ 524 |
| c. Total (a+b) | | \$ — | \$ 474,448 | \$ 474,448 |

3. Method of Estimating Utilization of Remaining State and Federal Tax Credits

The Company estimated the utilization of the remaining state and federal tax credits by projecting future premium taking into account policy growth and rate changes, projecting future tax liability based on projected premium, tax rates and tax credits and comparing projected future liability to the availability of remaining state and federal tax credits.

4. Impairment Loss

The Company did not recognize any impairment losses in 2025.

5. State and Federal Tax Credits Admitted and Nonadmitted, disaggregated by Transferable/Certificated and Non-Transferable:

| Non-Transferable | Total | |
|---------------------|------------|-------------------|
| | Admitted | Total Nonadmitted |
| a. State | | |
| 1. Transferable | \$ — | \$ — |
| 2. Non-Transferable | \$ 473,924 | \$ — |
| b. Federal | | |
| 1. Transferable | \$ — | \$ — |
| 2. Non-Transferable | \$ 524 | \$ — |

6. Any commitment or contingent commitment to purchase tax credits - None.

F. Not Applicable.

G. Retained Assets

1. The Company's retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. During the 2025 calendar year, account holders were credited at a 1.20% interest rate. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Returned checks are charged to the account holder at \$10 each and stop payments are charged at \$15 each.

2. Retained Asset Balances

| December 31, 2025 | | | December 31, 2024 | | |
|-------------------------------|--------|--------------|-------------------------------|--------|--------------|
| Category | Number | Amount | Category | Number | Amount |
| Up to and including 12 months | 15 | \$ 3,003,848 | Up to and including 12 months | 16 | \$ 1,991,579 |
| 13 to 24 months | 10 | \$ 996,471 | 13 to 24 months | 13 | \$ 545,875 |
| 25 to 36 months | 9 | \$ 430,002 | 25 to 36 months | 8 | \$ 341,094 |
| 37 to 48 months | 6 | \$ 301,632 | 37 to 48 months | 19 | \$ 1,804,401 |
| 49 to 60 months | 15 | \$ 1,520,563 | 49 to 60 months | 14 | \$ 1,010,572 |
| Over 60 months | 134 | \$ 5,994,588 | Over 60 months | 144 | \$ 7,225,532 |
| Total | 189 | \$12,247,104 | Total | 218 | \$12,919,053 |

3. The Company's retained asset program consists entirely of individual contracts.

| | Number | Balance/Amount |
|--|--------|----------------|
| Retained Asset accounts at 1/1/2025 | 218 | \$ 12,919,053 |
| Accounts issued during 2025 | 20 | \$ 5,353,467 |
| Earnings credited during 2025 | N/A | \$ 150,116 |
| Fees & Other Charges during 2025 | N/A | \$ 293 |
| Accounts transferred to Unclaimed Property during 2025 | 0 | \$ — |
| Accounts closed/withdrawn during 2025 | 49 | \$ 6,175,825 |
| Retained Asset accounts at 12/31/2025 | 189 | \$ 12,247,104 |

H. Not Applicable.

I. Not Applicable.

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

1. Net negative (disallowed) IMR

| Total | General Account | Insulated Separate Account | Non-Insulated Separate Account |
|--------------|-----------------|----------------------------|--------------------------------|
| \$ 1,435,673 | \$ 1,435,673 | \$ — | \$ — |

2. Negative (disallowed) IMR Admitted

| Total | General Account | Insulated Separate Account | Non-Insulated Separate Account |
|--------------|-----------------|----------------------------|--------------------------------|
| \$ 1,435,673 | \$ 1,435,673 | \$ — | \$ — |

3. Calculated adjusted capital and surplus

| | Total |
|---|----------------|
| a. Prior Period General Account Capital & Surplus | \$ 588,043,952 |
| From Prior Period SAP Financials | |
| b. Net Positive Goodwill (admitted) | \$ — |
| c. EDP Equipment & Operating System Software (admitted) | \$ — |
| d. Net DTAs (admitted) | \$ 19,386,554 |
| e. Net Negative (disallowed) IMR (admitted) | \$ 2,172,814 |
| f. Adjusted Capital & Surplus (a-(b+c+d+e)) | \$ 566,484,584 |

4. Percentage of adjusted capital and surplus

| | Total |
|--|-------|
| Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account adjusted capital and surplus | 0.3 % |

5. Allocated gains/losses to IMR from derivatives - None.

22. Events Subsequent

Subsequent events have been considered through the issuance of these financial statements on February 23rd, 2026.

The Company declared on January 30th, 2026 a dividend of \$25 million to the Cincinnati Insurance Company to be paid on February 18th, 2026.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

1. No.

2. No.

Section 2 – Ceded Reinsurance Report – Part A

1. No.

2. No.

Section 3 – Ceded Reinsurance Report – Part B

1. \$154,509,292

2. No.

B. Uncollectible Reinsurance – None.

C. Commutation of Ceded Reinsurance – None.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – None.

E. Reinsurance of Variable Annuities with Captive Reinsurer – None.

- F. Captive Reinsurer Credits – None.
- G. Captive Reinsurer XXX/AXXX – None.
- H. Reinsurance Credit – None.
- 24. **Retrospectively Rated Contracts & Contract Subject to Redetermination - Not Applicable.**
- 25. **Change in Incurred Losses and Loss Adjustment Expenses**
Reserves for prior year incurred accident and health losses are periodically updated based on the result of ongoing analysis of recent loss development trends. The resulting adjustments in prior year loss development have been immaterial.
- 26. **Intercompany Pooling Arrangements** – The Company is not part of a pooling arrangement with its group of affiliated insurers.
- 27. **Structured Settlements – None.**
- 28. **Health Care Receivables – None.**
- 29. **Participating Policies – None.**
- 30. **Premium Deficiency Reserves – None.**
- 31. **Reserves for Life Contracts and Deposit Type Contracts**
 - A. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.
 - B. Extra premiums are charged for substandard lives, in addition to the regular gross premiums for the true age. Mean reserves for traditional insurance products are determined by computing the regular mean reserve for the plan at the true age, and adding one-half (1/2) of the extra premium charge for the year. For plans with explicit mortality charges, mean reserves are based on appropriate multiples of standard rates of mortality.
 - C. As of December 31, 2025, the Company had \$1,600,336,546 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. The insurance amount does not include insurance on policies for which deficiency reserves are either exempted or calculated to be zero on a seriatim basis.
 - D. The Tabular Interest, Tabular Less Actual Reserve Released, and Tabular Cost have been determined by formula as described in the instructions.
 - E. Tabular interest on funds not involving life contingencies is calculated by subtracting from the current year end total of accumulations and deposit funds prior year end total of accumulations and deposit funds and funds added during the year, and adding funds withdrawn during the year.
 - F. Detail for other changes: None.
- 32. **Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics**
 - A. Individual Annuities

| | General Account | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % Of Total |
|--|-----------------|----------------------------------|--------------------------------|---------------|------------|
| (1) Subject to discretionary withdrawal | | | | | |
| a) With market value adjustment | \$ | \$ | \$ | \$ | |
| b) At book value less current surrender charge of 5% or more | \$ 94,672,660 | | | \$ 94,672,660 | 17% |
| c) At fair value | | | | | |
| d) Total with market value adjustment or at fair value (total of a through c) | \$ 94,672,660 | | | \$ 94,672,660 | 17% |
| e) At book value without adjustment (minimal or no charge or adjustment) | \$453,438,876 | | | \$453,438,876 | 81% |
| (2) Not subject to discretionary withdrawal | \$ 10,408,108 | | | \$ 10,408,108 | 2% |
| (3) Total (gross: direct + assumed) | \$558,519,644 | | | \$558,519,644 | 100% |
| (4) Reinsurance ceded | | | | | |
| (5) Total (net)* (3) - (4) | \$558,519,644 | | | \$558,519,644 | 100% |
| (6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date: | \$ 38,697,394 | | | \$ 38,697,394 | 7% |

B. Group Annuities

| | General Account | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % Of Total |
|--|-----------------|----------------------------------|--------------------------------|-------|------------|
| (1) Subject to discretionary withdrawal | | | | | |
| a) With market value adjustment | \$ | \$ | \$ | \$ | |
| b) At book value less current surrender charge of 5% or more | | | | | |
| c) At fair value | | | | | |

| | | | | | |
|--|-----------|--|--|-----------|------|
| d) Total with market value adjustment or at fair value (total of a through c) | | | | | |
| e) At book value without adjustment (minimal or no charge or adjustment) | | | | | |
| (2) Not subject to discretionary withdrawal | \$ 97,960 | | | \$ 97,960 | 100% |
| (3) Total (gross: direct + assumed) | \$ 97,960 | | | \$ 97,960 | 100% |
| (4) Reinsurance ceded | | | | | |
| (5) Total (net)* (3) - (4) | \$ 97,960 | | | \$ 97,960 | 100% |
| (6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date: | | | | | |

C. Deposit-Type Contracts

| | General Account | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|--|-----------------|----------------------------------|--------------------------------|----------------|------------|
| (1) Subject to discretionary withdrawal | | | | | |
| a) With market value adjustment | | | | | |
| b) At book value less current surrender charge of 5% or more | | | | | |
| c) At fair value | | | | | |
| d) Total with market value adjustment or at fair value (total of a through c) | | | | | |
| e) At book value without adjustment (minimal or no charge or adjustment) | | | | | |
| (2) Not subject to discretionary withdrawal | \$ 112,661,152 | | | \$ 112,661,152 | 100% |
| (3) Total (gross: direct + assumed) | \$ 112,661,152 | | | \$ 112,661,152 | 100% |
| (4) Reinsurance ceded | | | | | |
| (5) Total (net)* (3) - (4) | \$ 112,661,152 | | | \$ 112,661,152 | 100% |
| (6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date: | | | | | |

D. Life & Accident & Health Annual Statement

| | |
|--|----------------|
| Life & Accident & Health Annual Statement: | |
| Exhibit 5, Annuities Section, Totals (net) | \$ 556,270,154 |
| Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net) | \$ 2,347,451 |
| Exhibit 7, Deposit-Type Contracts, Line 14, Column 1 | \$ 112,661,152 |
| Subtotal | \$ 671,278,757 |
| Separate Accounts Annual Statement | |
| Exhibit 3, Line 0299999, Column 2 | |
| Exhibit 3, Line 0399999, Column 2 | |
| Policyholder dividend and coupon accumulations | |
| Policyholder premiums | |
| Guaranteed interest contracts | |
| Other contract deposit funds | |
| Subtotal | |
| Combined Total | \$ 671,278,757 |

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

| A. General Account | Account Value | Cash Value | Reserve |
|--|----------------|-----------------|------------------|
| (1) Subject to discretionary withdrawal, surrender values or policy loans: | | | |
| (a) Term policies with cash value | | \$ 180,700,719 | \$ 450,223,369 |
| (b) Universal Life | \$ 482,493,688 | \$ 471,400,965 | \$ 485,466,587 |
| (c) Universal Life with Secondary Guarantees | \$ 59,372,334 | \$ 45,003,699 | \$ 291,107,990 |
| (d) Indexed Universal Life | | | |
| (e) Indexed Universal Life with Secondary Guarantees | | | |
| (f) Indexed Life | | | |
| (g) Other Permanent Cash Value Life Insurance | | \$ 465,088,347 | \$ 623,075,876 |
| (h) Variable Life | | | |
| (i) Variable Universal Life | | | |
| (j) Miscellaneous Reserves | | | |
| (2) Not subject to discretionary withdrawal or no cash value | | | |
| (a) Term Policies with Cash Value | | | \$ 1,300,358,683 |
| (b) Accidental Death Benefits | | | \$ 801,976 |
| (c) Disability – Active Lives | | | \$ 12,681,992 |
| (d) Disability – Disabled Lives | | | \$ 3,904,554 |
| (e) Miscellaneous Reserves | | | \$ 36,197,533 |
| (3) Total (gross: direct + assumed) | \$ 541,866,022 | \$1,162,193,730 | \$ 3,203,818,561 |
| (4) Reinsurance ceded | | | \$ 213,443,250 |
| (5) Total (net) (C) – (D) | \$ 541,866,022 | \$1,162,193,730 | \$ 2,990,375,311 |
| B. Separate Accounts – Guaranteed | | | |
| (1) Subject to discretionary withdrawal, surrender values or policy loans | | | |
| (a) Term policies with cash value | | | |
| (b) Universal Life | \$ 976,803,377 | \$ 976,803,377 | \$ 976,803,377 |
| (c) Universal Life with Secondary Guarantees | | | |
| (d) Indexed Universal Life | | | |
| (e) Indexed Universal Life with Secondary Guarantees | | | |
| (f) Indexed Life | | | |
| (g) Other Permanent Cash Value Life Insurance | | | |
| (h) Variable Life | | | |
| (i) Variable Universal Life | | | |
| (j) Miscellaneous Reserves | | | |
| (2) Not subject to discretionary withdrawal or no cash value | | | |
| (a) Term Policies with Cash Value | | | |
| (b) Accidental Death Benefits | | | |
| (c) Disability – Active Lives | | | |
| (d) Disability – Disabled Lives | | | |
| (e) Miscellaneous Reserves | | | |
| (3) Total (gross: direct + assumed) | \$ 976,803,377 | \$ 976,803,377 | \$ 976,803,377 |
| (4) Reinsurance ceded | | | |
| (5) Total (net) (C) – (D) | \$ 976,803,377 | \$ 976,803,377 | \$ 976,803,377 |

| | | | |
|--|---------------|------------|------------------|
| C. Separate Accounts – Non Guaranteed | | | |
| (1) Subject to discretionary withdrawal, surrender values or policy loans: | | | |
| (a) Term policies with cash value | | | |
| (b) Universal Life | | | |
| (c) Universal Life with Secondary Guarantees | | | |
| (d) Indexed Universal Life | | | |
| (e) Indexed Universal Life with Secondary Guarantees | | | |
| (f) Indexed Life | | | |
| (g) Other Permanent Cash Value Life Insurance | | | |
| (h) Variable Life | | | |
| (i) Variable Universal Life | | | |
| (j) Miscellaneous Reserves | | | |
| (2) Not subject to discretionary withdrawal or no cash value | | | |
| (a) Term Policies with Cash Value | | | |
| (b) Accidental Death Benefits | | | |
| (c) Disability – Active Lives | | | |
| (d) Disability – Disabled Lives | | | |
| (e) Miscellaneous Reserves | | | |
| (3) Total (gross: direct + assumed) | | | |
| (4) Reinsurance ceded | | | |
| (5) Total (net) (C) – (D) | | | |
| D. Life & Accident & Health Annual Statement | Account Value | Cash Value | Reserve |
| (1) Exhibit 5, Life Insurance Sections, Total (net) | | | \$ 2,941,331,940 |
| (2) Exhibit 5, Accidental Death Benefits Section, Total (net) | | | \$ 24,895 |
| (3) Exhibit 5, Disability – Active Lives Sections, Total (net) | | | \$ 11,244,900 |
| (4) Exhibit 5, Disability – Disabled Lives Section, Total (net) | | | \$ 2,555,346 |
| (5) Exhibit 5, Miscellaneous Reserves Section, Total (net) | | | \$ 35,218,231 |
| (6) Subtotal | | | \$ 2,990,375,311 |
| Separate Accounts Annual Statement | | | |
| (7) Exhibit 3, Line 0199999, Column 2 | | | \$ 976,803,377 |
| (8) Exhibit 3, Line 0499999, Column 2 | | | |
| (9) Exhibit 3, Line 0599999, Column 2 | | | |
| (10) Subtotal (Lines (7) through (9)) | | | \$ 976,803,377 |
| (11) Combined Total ((6) and (10)) | | | \$ 3,967,178,689 |

34. Premium and Annuity Consideration Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2025, were as follows:

| Type | Gross | Net of Loading |
|-----------------------|---------------|----------------|
| Industrial | \$ 232 | \$ 77 |
| Ordinary New Business | \$ 11,941,207 | \$ 1,025,941 |
| Ordinary Renewal | \$ 86,716,978 | \$ 142,137,439 |
| Credit Life | | |
| Group Life | \$ (135,829) | \$ (135,829) |
| Group Annuity | | |
| Total | \$ 98,522,587 | \$ 143,027,628 |

35. Separate Accounts

A. Separate Account Activity

1. The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from certain Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).
2. As of December 31, 2025 and 2024 the Company separate account statement included legally insulated assets of \$980,630,733 and \$951,795,897 respectively. The assets legally insulated from the general account as of December 31, 2025 are attributed to the following products/transactions:

| Product/Transaction | Legally Insulated Assets | Separate Account Assets (Not Legally Insulated) |
|----------------------------|---------------------------------|--|
| Fifth Third Bank (FTB) | \$ 934,790,244 | \$ — |
| Huntington Bank (FM) | \$ 45,840,489 | \$ — |
| Total | \$ 980,630,733 | \$ — |

3. In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account. As of December 31, 2025, the general account of The Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0 and has not made any payments towards separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years.
 - a. 2025 \$5,792,370
 - b. 2024 \$6,790,528
 - c. 2023 \$8,443,517
 - d. 2022 \$4,508,214
 - e. 2021 \$2,943,030

The general account has paid no amounts toward separate account guarantees from inception of separate account through December 31, 2025.
4. Securities Lending - None.
5. Asset transfers not reflected as sales in exchange for cash between general account and separate account - None.

B. General Nature and Characteristics of Separate Account Business – Separate accounts held by the Company relate to certain single premium bank-owned group life insurance policies. The assets of these accounts are carried at amortized cost. Information regarding the separate accounts of the Company is as follows:

| | Separate Accounts with Guarantees | | | Non-guaranteed | (5) |
|---|-----------------------------------|------------------|--------------|----------------|----------------|
| | (1) | (2) | (3) | (4) | |
| | | Non-indexed | Non-indexed | Non-guaranteed | |
| | | Guarantee less | Guarantee | Separate | |
| | Indexed | Than/equal to 4% | More than 4% | Accounts | Total |
| 1. Premiums, considerations or deposits for year ended 12/31/25 | | | | | |
| deposits for year ended 12/31/25 | | | | | |
| 2. Reserves at 12/31/25 | | | | | |
| I. For accounts with assets at: | | | | | |
| a. Market value | | | | | |
| b. Amortized cost | | \$ 976,803,377 | | | \$ 976,803,377 |
| c. Total reserves | | \$ 976,803,377 | | | \$ 976,803,377 |

| | | | | |
|---|--|----------------|--|----------------|
| II. By withdrawal characteristics: | | | | |
| a. Subject to discretionary withdrawal | | \$ 976,803,377 | | \$ 976,803,377 |
| b. With MV adjustment | | | | |
| c. At book value without MV adjustment and with current surrender charge of 5% | | | | |
| d. At market value | | | | |
| e. At book value without MV adjustment and with current surrender charge less than 5% | | | | |
| f. Subtotal | | \$ 976,803,377 | | \$ 976,803,377 |
| g. Not subject to discretionary withdrawal | | | | |
| h. Total | | \$ 976,803,377 | | \$ 976,803,377 |

C. Reconciliation of Net Transfers To or (From) Separate Accounts

| | |
|--|-----------------|
| Transfers as reported in the Summary of Operations of the Separate Accounts Statement: | |
| Transfers to Separate Accounts (Page 4, Line 1.4) | \$ — |
| Transfers from Separate Accounts (Page 4, Line 10) | \$ 11,018,884 |
| Net transfer to or (From) Separate Accounts (a) – (b) | \$ (11,018,884) |
| Reconciling Adjustments | |
| Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement | |
| (1c) + (2) = (Page 4, Line 26) | \$ (11,018,884) |

36. Loss/Claim Adjustment Expense - None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? OHIO
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000020286
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2024
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2024
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/11/2026
- 3.4 By what department or departments?
STATE OF OHIO AND STATE OF DELAWARE
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

| 1 Name of Entity | 2 NAIC Company Code | 3 State of Domicile |
|---------------------|------------------------|------------------------|
| | | |

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

| 1 Nationality | 2 Type of Entity |
|------------------|---------------------|
| | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

| 1 Affiliate Name | 2 Location (City, State) | 3 FRB | 4 OCC | 5 FDIC | 6 SEC |
|---------------------|-----------------------------|----------|----------|-----------|----------|
| | | | | | |

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
DELOITTE & TOUCHE, LLP; 250 EAST FIFTH STREET STE 1900; CINCINNATI, OHIO 45202-5109
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
SCOTT M HOVEST, FSA, MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; ASSISTANT VICE PRESIDENT & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 12.11 Name of real estate holding company ... VARIOUS SEE SCHEDULE BA
 - 12.12 Number of parcels involved 12
 - 12.13 Total book/adjusted carrying value \$ 66,341,122
- 12.2 If yes, provide explanation
THE COMPANY WHOLLY OWNS THESE REAL ESTATE HOLDING COMPANIES. THE DETAIL CAN BE FOUND ON SCHEDULE BA, PART 1.
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

| 1 American Bankers Association (ABA) Routing Number | 2 Issuing or Confirming Bank Name | 3 Circumstances That Can Trigger the Letter of Credit | 4 Amount |
|--|--------------------------------------|--|-------------|
| | | | |

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$7,513,988
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

| Name of Third-Party | Is the Third-Party Agent a Related Party (Yes/No) |
|---------------------|---|
| | |

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto

- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 4,847,412
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

| 1 Nature of Restriction | 2 Description | 3 Amount |
|----------------------------|------------------|-------------|
| | | |

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

| 1 Name of Custodian(s) | 2 Custodian's Address |
|---------------------------|---|
| FIFTH THIRD BANK | PO BOX 630900 CINCINNATI, OH 45263-0900 |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

| 1 Name(s) | 2 Location(s) | 3 Complete Explanation(s) |
|--------------|------------------|------------------------------|
| | | |

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

| 1 Old Custodian | 2 New Custodian | 3 Date of Change | 4 Reason |
|--------------------|--------------------|---------------------|-------------|
| | | | |

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

| 1 Name of Firm or Individual | 2 Affiliation |
|---------------------------------|------------------|
| SECURIAN ASSET MANAGEMENT | U..... |
| INTERNALLY MANAGED | I..... |

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X] N/A []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X] N/A []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

| 1 Central Registration Depository Number | 2 Name of Firm or Individual | 3 Registered With | 4 Investment Management Agreement (IMA) Filed |
|--|---------------------------------|----------------------|---|
| 109905 | SECURIAN ASSET MANAGEMENT | SEC | NO..... |

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

| 1 CUSIP # | 2 Name of Mutual Fund | 3 Book/Adjusted Carrying Value |
|-----------------|--------------------------|--------------------------------------|
| 30.2999 - Total | | |

30.3 For each mutual fund listed in the table above, complete the following schedule:

| 1 Name of Mutual Fund (from above table) | 2 Name of Significant Holding of the Mutual Fund | 3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding | 4 Date of Valuation |
|---|--|---|---------------------------|
| | | | |

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

| | 1 | 2 | 3 |
|--------------------------------------|-------------------------------|---------------|--|
| | Statement (Admitted) Value | Fair Value | Excess of Statement over Fair Value (-), or Fair Value over Statement (+) |
| 31.1 Issuer Credit Obligations | 3,821,466,132 | 3,705,962,213 | (115,503,919) |
| 31.2 Asset-Backed Securities | 90,942,791 | 86,528,880 | (4,413,911) |
| 31.3 Preferred stocks | 12,656,816 | 12,656,816 | |
| 31.4 Totals | 3,925,065,739 | 3,805,147,909 | (119,917,830) |

- 31.5 Describe the sources or methods utilized in determining the fair values:
THE MAJORITY OF FAIR VALUES ARE OBTAINED FROM INTERACTIVE DATA CORPORATION (IDC), FOR SECURITIES THAT IDC IS UNABLE TO PRICE WE LOOK TO BLOOMBERG FOR THE RECENT TRADE HISTORY TO DETERMINE IF THE PRICE COULD REASONABLY BE CONSIDERED FV. IF NOT WE LOOK TO OUTSIDE BROKERS TO ANALYTICALLY OBTAIN PRICE.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
FOR OUR PRIVATE PLACEMENT SECURITIES, WE RECEIVE THE FAIR VALUE FROM AN OUTSIDE PRIVATE PLACEMENT MANAGEMENT FIRM. FOR ALL OTHER SECURITIES NOT PRICED BY IDC WE LOOK TO OUTSIDE SECURITY BROKERS WHO ARE MARKET MAKERS IN THAT TYPE OF SECURITY.
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No [X]
- 33.2 If no, list exceptions:
SEE ATTACHED PAGE 20.6.7
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [X] No []
35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

| 1 Name of Cryptocurrency | 2 Immediately Converted to USD, Directly Held, or Both | 3 Accepted for Payment of Premiums |
|-----------------------------|---|---|
| | | |

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$363,533

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

| 1 Name | 2 Amount Paid |
|---------------------|------------------|
| LL GLOBAL INC | 133,840 |

41.1 Amount of payments for legal expenses, if any? \$7,653

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

| 1 Name | 2 Amount Paid |
|---------------------------|------------------|
| STACEY AND FUNYAK | 2,628 |
| LITCHFIELD CAVO LLP | 4,180 |

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

| 1 Name | 2 Amount Paid |
|-----------|------------------|
| | |

GENINTPT1 - Attachment

Question 33.2 If no, list exceptions

The following bonds and preferred stock do not meet all of the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office.

CINCINNATI LIFE INSURANCE COMPANY

As of 12/31/2025

| Cusip | Description | Par | Book Adjusted Carry Value | SVO Rating |
|--------------|-------------------------------|-------------------|--------------------------------------|-------------------|
| 50067H206 | KORTH DIRECT MORTGAGE INC. | 200,000 | 4,900,000 | 5.B GI |
| 837540AA1 | SOUTH DAKOTA BANCSHARES, INC. | 3,000,000 | 3,000,000 | 5.B GI |
| 80083EAP6 | SANGER CALIF PENSION OBLIG | 3,500,000 | 3,500,000 | 5.B GI |
| 752925AA5 | RAPID FINANCIAL SERVICES, LLC | 5,000,000 | 5,000,000 | 5.B GI |
| 749845E74 | RACINE CNTY WIS | 1,040,000 | 1,040,000 | 5.B GI |
| 397370KK2 | GREENWOOD TEX INDPT SCH DIST | 300,000 | 300,000 | 5.B GI |
| 94677MAC0 | WAYPOINT RESIDENTIAL LLC | 2,271,007 | 908,403 | 5.B GI |
| 94677MAD8 | WAYPOINT RESIDENTIAL LLC | 2,728,993 | 545,799 | 5.B GI |
| 32115DAB2 | FIRST NBC BK HLDG CO | 2,000,000 | 20,000 | 6 * |
| 58278LAC0001 | MCREIF SUBREIT, LLC | 3,069,537 | 1,688,245 | 6 * |
| 22821CAA2 | CROWN CAPITAL HOLDINGS LLC | 4,000,000 | 2,400,000 | 6 * |
| 22821CAC8 | CROWN CAPITAL HOLDINGS LLC | 3,000,000 | 1,800,000 | 6 * |
| 22821CAE4 | CROWN CAPITAL HOLDINGS LLC | 2,000,000 | 1,200,000 | 6 * |
| 05604LAJ1CIN | BWAY 2015-1740 D | 2,500,000 | - | 6 * |
| 58278LAA4 | MCREIF SUBREIT, LLC | 3,005,806 | 1,653,193 | 6 * |
| | | 37,615,343 | 27,955,640 | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned\$
- 1.62 Total incurred claims\$
- 1.63 Number of covered lives
- All years prior to most current three years:
- 1.64 Total premium earned\$
- 1.65 Total incurred claims\$
- 1.66 Number of covered lives
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned\$
- 1.72 Total incurred claims\$
- 1.73 Number of covered lives
- All years prior to most current three years:
- 1.74 Total premium earned\$
- 1.75 Total incurred claims\$
- 1.76 Number of covered lives

2. Health Test:

| | 1 Current Year | 2 Prior Year |
|-----------------------------------|-------------------|-----------------|
| 2.1 Premium Numerator | 864,935 | 16,487 |
| 2.2 Premium Denominator | 356,993,615 | 358,489,291 |
| 2.3 Premium Ratio (2.1/2.2) | 0.002 | 0.000 |
| 2.4 Reserve Numerator | 3,953,707 | 4,339,702 |
| 2.5 Reserve Denominator | 3,590,552,413 | 3,601,920,984 |
| 2.6 Reserve Ratio (2.4/2.5) | 0.001 | 0.001 |

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
 STATE OF OHIO PURSUANT TO REVISED CODE 3911.011 (B)
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

| 1 | 2 Statement Value on Purchase Date of Annuities (i.e., Present Value) |
|------------------------------------|---|
| P&C Insurance Company And Location | |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

| 1 Company Name | 2 NAIC Company Code | 3 Domiciliary Jurisdiction | 4 Reserve Credit | Assets Supporting Reserve Credit | | |
|-------------------|------------------------------|----------------------------------|------------------------|----------------------------------|--------------------------|------------|
| | | | | 5 Letters of Credit | 6 Trust Agreements | 7 Other |
| | | | | | | |

- 7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
 - 7.1 Direct Premium Written \$ 345,175,016
 - 7.2 Total Incurred Claims \$ 232,765,300
 - 7.3 Number of Covered Lives 301,896

| *Ordinary Life Insurance Includes |
|---|
| Term (whether full underwriting, limited underwriting, jet issue, "short form app") |
| Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app") |
| Variable Life (with or without secondary guarantee) |
| Universal Life (with or without secondary guarantee) |
| Variable Universal Life (with or without secondary guarantee) |

- 8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
- 9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
 - a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
 - b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
 - c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
 - d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
 Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

- 10. Provide the current-year amounts at risk for the following categories.

| <u>Individual and Industrial Life</u> | Amount at Risk |
|---|---------------------------|
| 10.01 Modified Coinsurance Assumed Reserves | \$ |
| 10.02 Modified Coinsurance Ceded Reserves | \$ |
| <u>Individual and Industrial Life Policies With Pricing Flexibility</u> | |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force | \$ (19,696,423,017) |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ (86,463,386) |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) | \$ (86,463,386) |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ (19,609,959,631) |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | \$ 97,521,038,257 |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ 1,656,383,662 |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ 1,656,383,662 |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ 95,864,654,595 |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

| | | |
|--|---|----------------------|
| <u>Group and Credit Life (Excluding FEGLI/SGLI)</u> | | Amount at Risk |
| 10.15 | Modified Coinsurance Assumed Reserves | \$ |
| 10.16 | Modified Coinsurance Ceded Reserves | \$ |
| <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u> | | Amount of Risk |
| 10.17 | Net Amount (Direct + Assumed - Ceded) in Force | \$ 177,091,526 |
| 10.18 | Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ (23,238) |
| 10.19 | Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.20 | Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ |
| 10.21 | Life Reserves (10.18 + 10.19 + 10.20) | \$ (23,238) |
| 10.22 | Life Net Amount at Risk (10.17 - 10.21) | \$ 177,114,764 |
| <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u> | | Amount of Risk |
| 10.23 | Net Amount (Direct + Assumed - Ceded) in Force | \$ |
| 10.24 | Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.25 | Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.26 | Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ |
| 10.27 | Life Reserves (10.24 + 10.25 + 10.26) | \$ |
| 10.28 | Life Net Amount at Risk (10.23 - 10.27) | \$ |
| <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u> | | Amount of Risk |
| 10.29 | Net Amount (Direct + Assumed - Ceded) in Force | \$ |
| 10.30 | Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.31 | Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ |
| 10.32 | Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ |
| 10.33 | Life Reserves (10.30 + 10.31 + 10.32) | \$ |
| 10.34 | Life Net Amount at Risk (10.29 - 10.33) | \$ |

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|---------------------|--------------------|
| 11.21 Paid | \$ 3,449,584 |
| 11.22 Received..... | \$ |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | |
|----------------------------|----------|
| 12.21 Page 3, Line 1 | \$ |
| 12.22 Page 4, Line 1 | \$ |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$..... 1,000,000
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 14.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 14.3 If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance Assumed | Reinsurance Ceded | Net Retained |
| 14.31 Earned premium | | | |
| 14.32 Paid claims | | | |
| 14.33 Claim liability and reserve (beginning of year) | | | |
| 14.34 Claim liability and reserve (end of year) | | | |
| 14.35 Incurred claims | | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

| | Attachment Point | 1 Earned Premium | 2 Claim Liability and Reserve |
|-------|---------------------|---------------------|----------------------------------|
| 14.41 | <\$25,000 | ..... | ..... |
| 14.42 | \$25,000 - 99,999 | ..... | ..... |
| 14.43 | \$100,000 - 249,999 | ..... | ..... |
| 14.44 | \$250,000 - 999,999 | ..... | ..... |
| 14.45 | \$1,000,000 or more | ..... | ..... |

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 15. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 16. How often are meetings of the subordinate branches required to be held?
.....
- 17. How are the subordinate branches represented in the supreme or governing body?
.....
- 18. What is the basis of representation in the governing body?
.....
- 19.1 How often are regular meetings of the governing body held?
.....
- 19.2 When was the last regular meeting of the governing body held?
- 19.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 19.4 How many members of the governing body attended the last regular meeting?
- 19.5 How many of the same were delegates of the subordinate branches?
- 20. How are the expenses of the governing body defrayed?
.....
- 21. When and by whom are the officers and directors elected?
.....
- 22. What are the qualifications for membership?
.....
- 23. What are the limiting ages for admission?
.....
- 24. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 25. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []
- 26. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 27.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 27.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 28. What proportion of first and subsequent year's payments may be used for management expenses?
28.11 First Year %
28.12 Subsequent Years %
- 29.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 29.2 If so, what amount and for what purpose? \$
- 30.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 30.2 If yes, at what age does the benefit commence?
- 31.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 31.2 If yes, when?
.....
- 32. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 33.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 33.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 33.3 If yes, explain
.....
- 34.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 34.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 35. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 36.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 36.2 If yes, what is the date of the original lien and the outstanding balance against the main surplus?
.....

| Date | Outstanding Lien amount |
|-------|-------------------------|
| | |
| Total | |

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

| | 1 2025 | 2 2024 | 3 2023 | 4 2022 | 5 2021 |
|--|---------------|---------------|---------------|---------------|---------------|
| Life Insurance in Force (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) | 7,732,634 | 7,810,342 | 7,848,708 | 7,797,405 | 7,678,610 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) | 117,055,947 | 113,743,458 | 111,675,340 | 109,891,540 | 106,607,578 |
| 3. Credit life (Line 21, Col. 6) | | | | | |
| 4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) | 2,644,654 | 2,575,742 | 2,512,847 | 2,441,949 | 2,393,541 |
| 5. Industrial (Line 21, Col. 2) | 14,577 | 15,119 | 15,662 | 16,245 | 17,026 |
| 6. FEGLI/SGLI (Lines 43 & 44, Col. 4) | | | | | |
| 7. Total (Line 21, Col. 10) | 127,447,812 | 124,144,662 | 122,052,556 | 120,147,140 | 116,696,755 |
| 7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated | 67,025,489 | 58,957,504 | 52,237,014 | 45,897,250 | 38,058,518 |
| New Business Issued (Exhibit of Life Insurance) | | | | | |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2) | 398,403 | 443,751 | 517,440 | 500,472 | 424,740 |
| 9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) | 10,384,819 | 8,808,664 | 8,089,229 | 9,378,331 | 10,153,155 |
| 10. Credit life (Line 2, Col. 6) | | | | | |
| 11. Group (Line 2, Col. 9) | 27,751 | 27,316 | 34,146 | 29,505 | 20,443 |
| 12. Industrial (Line 2, Col. 2) | | | | | |
| 13. Total (Line 2, Col. 10) | 10,810,973 | 9,279,731 | 8,640,815 | 9,908,308 | 10,598,338 |
| Premium Income - Lines of Business (Exhibit 1 - Part 1) | | | | | |
| 14. Individual life (Line 20.4, Col. 2) | 325,342,659 | 320,349,210 | 313,221,312 | 301,996,619 | 294,094,206 |
| 15. Group life (Line 20.4, Col. 3) | 1,067,705 | 1,031,620 | 1,076,284 | 1,044,149 | 869,000 |
| 16. Individual annuities (Line 20.4, Col. 4) | 28,901,780 | 35,365,894 | 43,802,015 | 30,114,083 | 44,573,621 |
| 17. Group annuities (Line 20.4, Col. 5) | | | | | |
| 18. Accident & Health (Line 20.4, Col. 6) | 1,681,471 | 1,742,568 | 1,745,525 | 1,866,923 | 1,994,510 |
| 19. Other lines of business (Line 20.4, Col. 8) | | | | | |
| 20. Total | 356,993,615 | 358,489,291 | 359,845,136 | 335,021,774 | 341,531,337 |
| Balance Sheet (Pages 2 & 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) | 4,429,086,664 | 4,329,975,717 | 4,269,824,531 | 4,192,254,389 | 4,091,811,890 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) | 3,806,296,130 | 3,821,841,645 | 3,856,136,392 | 3,865,894,728 | 3,821,739,316 |
| 23. Aggregate life reserves (Page 3, Line 1) | 3,548,992,916 | 3,555,532,859 | 3,573,172,283 | 3,583,566,504 | 3,531,131,107 |
| 23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 | | | | | 1,669,261 |
| 24. Aggregate A & H reserves (Page 3, Line 2) | 13,134,903 | 13,845,314 | 14,732,845 | 14,439,853 | 15,302,906 |
| 25. Deposit-type contract funds (Page 3, Line 3) | 112,661,152 | 118,062,192 | 124,536,098 | 131,411,761 | 138,343,856 |
| 26. Asset valuation reserve (Page 3, Line 24.01) | 47,491,135 | 43,982,217 | 40,807,707 | 39,385,572 | 32,396,829 |
| 27. Capital (Page 3, Lines 29 and 30) | 3,000,000 | 3,000,000 | 3,000,000 | 3,000,000 | 3,000,000 |
| 28. Surplus (Page 3, Line 37) | 619,790,534 | 505,134,072 | 410,688,139 | 323,359,661 | 267,072,574 |
| Cash Flow (Page 5) | | | | | |
| 29. Net Cash from Operations (Line 11) | 123,496,544 | 95,219,854 | 87,864,498 | 123,628,518 | 139,261,955 |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital | 670,281,692 | 552,116,312 | 454,495,869 | 365,745,256 | 302,469,440 |
| 31. Authorized control level risk - based capital | 69,489,509 | 61,269,044 | 60,319,968 | 60,019,932 | 60,458,268 |
| Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0 | | | | | |
| 32. Bonds (Line 1) | 93.8 | 95.3 | 96.9 | 96.9 | 96.6 |
| 33. Stocks (Lines 2.1 and 2.2) | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| 34. Mortgage loans on real estate(Lines 3.1 and 3.2) | | | | | |
| 35. Real estate (Lines 4.1, 4.2 and 4.3) | | | | | |
| 36. Cash, cash equivalents and short-term investments (Line 5) | 1.2 | 1.2 | 0.5 | 0.7 | 0.8 |
| 37. Contract loans (Line 6) | 0.9 | 0.8 | 0.8 | 0.8 | 0.8 |
| 38. Derivatives (Page 2, Line 7) | | | | | |
| 39. Other invested assets (Line 8) | 3.9 | 2.3 | 1.4 | 1.5 | 1.5 |
| 40. Receivables for securities (Line 9) | | | 0.2 | | 0.0 |
| 41. Securities lending reinvested collateral assets (Line 10) | | | | | |
| 42. Aggregate write-ins for invested assets (Line 11) | | | | | |
| 43. Cash, cash equivalents and invested assets (Line 12) | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Investments in Parent, Subsidiaries and Affiliates | | | | | |
| 44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1) | | | | | |
| 45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1) | | | | | |
| 46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1), | | | | | |
| 47. Affiliated mortgage loans on real estate | | | | | |
| 48. All other affiliated | 53,285,330 | 36,392,505 | 4,472,503 | 4,647,571 | 5,310,859 |
| 49. Total of above Lines 44 to 48 | 53,285,330 | 36,392,505 | 4,472,503 | 4,647,571 | 5,310,859 |
| 50. Total Investment in Parent included in Lines 44 to 48 above | | | | | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

| | 1 2025 | 2 2024 | 3 2023 | 4 2022 | 5 2021 |
|--|---------------|---------------|---------------|---------------|---------------|
| Total Nonadmitted and Admitted Assets | | | | | |
| 51. Total nonadmitted assets (Page 2, Line 28, Col. 2)..... | 77,068,081 | 73,225,369 | 66,760,401 | 62,729,109 | 58,260,358 |
| 52. Total admitted assets (Page 2, Line 28, Col. 3) | 5,409,717,397 | 5,281,771,613 | 5,194,508,071 | 5,084,515,097 | 4,966,115,862 |
| Investment Data | | | | | |
| 53. Net investment income (Exhibit of Net Investment Income) | 203,977,677 | 192,277,354 | 184,594,347 | 174,216,857 | 181,276,171 |
| 54. Realized capital gains (losses) (Page 4, Line 34, Column 1) | (5,084,411) | (9,655,557) | (8,758,564) | (1,621,329) | 802,738 |
| 55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) | (1,615,047) | 978,129 | (300,507) | (2,200,052) | (1,813,248) |
| 56. Total of above Lines 53, 54 and 55 | 197,278,218 | 183,599,926 | 175,535,276 | 170,395,477 | 180,265,661 |
| Benefits and Reserve Increases (Page 6) | | | | | |
| 57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8) | 300,960,846 | 325,523,175 | 338,257,269 | 275,503,976 | 274,193,955 |
| 58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) | 1,592,841 | 1,765,543 | 1,439,057 | 1,304,881 | 1,527,445 |
| 59. Increase in life reserves - other than group and annuities (Line 19, Col. 2) | 34,372,983 | 44,320,507 | 68,682,042 | 79,646,795 | 93,357,972 |
| 60. Increase in A & H reserves (Line 19, Col. 6) | (710,411) | (887,531) | 292,993 | (863,053) | 145,960 |
| 61. Dividends to policyholders and refunds to members (Line 30, Col. 1) | 46 | 46 | 46 | 17 | 74 |
| Operating Percentages | | | | | |
| 62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 | 26.9 | 26.7 | 25.2 | 27.1 | 26.0 |
| 63. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 | 6.7 | 6.4 | 6.2 | 6.2 | 5.7 |
| 64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) | 51.7 | 50.5 | 97.3 | 23.9 | 83.7 |
| 65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) | (1.2) | (0.3) | (1.9) | (0.6) | (0.3) |
| 66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) | 54.8 | 57.3 | 71.2 | 62.2 | 71.8 |
| A & H Claim Reserve Adequacy | | | | | |
| 67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) | (20,625) | 12,659 | 14,400 | 5,231 | XXX |
| 68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) | 320,639 | 331,934 | 489,105 | 625,472 | XXX |
| 69. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) | 6,139,585 | 6,535,665 | 7,268,172 | 6,901,956 | XXX |
| 70. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) | 7,342,191 | 8,056,283 | 7,718,813 | 8,581,550 | XXX |
| Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33) | | | | | |
| 71. Individual industrial life (Page 6.1, Col. 2) | (548) | (28,027) | (45,428) | (52,184) | (61,139) |
| 72. Individual whole life (Page 6.1, Col. 3) | 11,018,212 | 6,631,092 | 436,342 | 2,469,407 | 1,402,819 |
| 73. Individual term life (Page 6.1, Col. 4) | 94,926,417 | 84,252,128 | 76,790,545 | 56,207,965 | 29,897,405 |
| 74. Individual indexed life (Page 6.1, Col. 5) | | | | | |
| 75. Individual universal life (Page 6.1, Col. 6) | 6,409,573 | 7,040,750 | 3,789,583 | 1,488,009 | (2,648,960) |
| 76. Individual universal life with secondary guarantees (Page 6.1, Col. 7) | 2,614,140 | 1,556,349 | 1,688,943 | (34,071) | (370,563) |
| 77. Individual variable life (Page 6.1, Col. 8) | | | | | |
| 78. Individual variable universal life (Page 6.1, Col. 9) | | | | | |
| 79. Individual credit life (Page 6.1, Col. 10) | | | | | |
| 80. Individual other life (Page 6.1, Col. 11) | 21,749 | (580,293) | (247,348) | (563,292) | (724,355) |
| 81. Individual YRT mortality risk only (Page 6.1, Col. 12) | | | | | |
| 82. Group whole life (Page 6.2, Col. 2) | | | | | |
| 83. Group term life (Page 6.2, Col. 3) | | | | | |
| 84. Group universal life (Page 6.2, Col. 4) | 4,424,385 | 2,126,560 | 7,464,826 | 2,680,046 | 5,165,652 |
| 85. Group variable life (Page 6.2, Col. 5) | | | | | |
| 86. Group variable universal life (Page 6.2, Col. 6) | | | | | |
| 87. Group credit life (Page 6.2, Col. 7) | | | | | |
| 88. Group other life (Page 6.2, Col. 8) | 1,405,703 | 1,503,958 | 1,757,934 | 940,491 | 1,122,504 |
| 89. Group YRT mortality risk only (Page 6.2, Col. 9) | | | | | |
| 90. Individual deferred fixed annuities (Page 6.3, Col. 2) | 4,255,218 | 4,909,854 | 4,759,137 | 11,009,674 | 12,530,743 |
| 91. Individual deferred indexed annuities (Page 6.3, Col. 3) | | | | | |
| 92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) | | | | | |
| 93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) | | | | | |
| 94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) | 196,538 | 133,631 | 258,047 | 352,338 | 491,070 |
| 95. Individual other annuities (Page 6.3, Col. 7) | 44,728 | (16,310) | 269,726 | 205,821 | 495,605 |
| 96. Group deferred fixed annuities (Page 6.4, Col. 2) | | | | | |
| 97. Group deferred indexed annuities (Page 6.4, Col. 3) | | | | | |
| 98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) | | | | | |
| 99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) | | | | | |
| 100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) | | | | | |
| 101. Group other annuities (Page 6.4, Col. 7) | 18,549 | 13,529 | 13,536 | (10,635) | (280) |
| 102. A & H-comprehensive individual (Page 6.5, Col. 2) | | | | | |
| 103. A & H-comprehensive group (Page 6.5, Col. 3) | (25,256) | (104,848) | (2,561) | 71,577 | (603,961) |
| 104. A & H-Medicare supplement (Page 6.5, Col. 4) | | | | | |
| 105. A & H-vision only (Page 6.5, Col. 5) | | | | | |
| 106. A & H-dental only (Page 6.5, Col. 6) | | | | | |
| 107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) | | | | | |
| 108. A & H-Title XVIII Medicare (Page 6.5, Col. 8) | | | | | |
| 109. A & H-Title XIX Medicaid (Page 6.5, Col. 9) | | | | | |
| 110. A & H-credit (Page 6.5, Col. 10) | | | | | |
| 111. A & H-disability income (Page 6.5, Col. 11) | 449,557 | 504,416 | 307,462 | 475,018 | 316,220 |
| 112. A & H-long-term care (Page 6.5, Col. 12) | (180,458) | (299,846) | (632,442) | (466,952) | (745,847) |
| 113. A & H-other (Page 6.5, Col. 13) | 254,404 | 397,523 | (41,048) | 767,942 | 865,195 |
| 114. Aggregate of all other lines of business (Page 6, Col. 8) | (1,101,049) | (2,861,352) | 1,766,373 | (9,482,434) | (6,837,680) |
| 115. Fraternal (Page 6, Col. 7) | | | | | |
| 116. Total (Page 6, Col. 1) | 124,731,862 | 105,179,114 | 98,333,628 | 66,058,721 | 40,294,428 |

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

| | Industrial | | Ordinary | | Credit Life (Group and Individual) | | Group | | | 10 Total Amount of Insurance |
|---|--------------------|---------------------|--------------------|---------------------|--|---------------------|-----------|--------------|---------------------|------------------------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | Number of | | 9 | |
| | Number of Policies | Amount of Insurance | Number of Policies | Amount of Insurance | Number of Individual Policies and Group Certificates | Amount of Insurance | Policies | Certificates | Amount of Insurance | |
| 1. In force end of prior year | 15,158 | 15,119 | 439,656 | 121,553,801 | | | 8 | 6,537 | 2,575,742 | 124,144,662 |
| 2. Issued during year | | | 27,635 | 10,783,222 | | | | 533 | 27,751 | 10,810,973 |
| 3. Reinsurance assumed | | | | | | | | | | |
| 4. Revived during year | 4 | 4 | 2,141 | 1,205,501 | | | | | | 1,205,505 |
| 5. Increased during year (net) | | | | 55,705 | | | | | 121,944 | 177,649 |
| 6. Subtotals, Lines 2 to 5 | 4 | 4 | 29,776 | 12,044,428 | | | | 533 | 149,694 | 12,194,126 |
| 7. Additions by dividends during year | XXX | | XXX | | XXX | | XXX | XXX | | |
| 8. Aggregate write-ins for increases | | | | | | | | | | |
| 9. Totals (Lines 1 and 6 to 8) | 15,162 | 15,123 | 469,432 | 133,598,229 | | | 8 | 7,070 | 2,725,436 | 136,338,788 |
| Deductions during year: | | | | | | | | | | |
| 10. Death | 123 | 132 | 2,518 | 262,880 | | | XXX | 14 | 12,474 | 275,486 |
| 11. Maturity | 91 | 67 | 33 | 138 | | | XXX | | | 206 |
| 12. Disability | | | | | | | XXX | | | |
| 13. Expiry | 269 | 281 | 1,536 | 34,755 | | | | | | 35,035 |
| 14. Surrender | 44 | 65 | 3,848 | 311,651 | | | | | | 311,716 |
| 15. Lapse | | | 23,590 | 7,886,940 | | | | 455 | 68,308 | 7,955,248 |
| 16. Conversion | | | 175 | 18,476 | | | XXX | XXX | XXX | 18,476 |
| 17. Decreased (net) | | 1 | | 294,808 | | | | | | 294,809 |
| 18. Reinsurance | | | | | | | | | | |
| 19. Aggregate write-ins for decreases | | | | | | | | | | |
| 20. Totals (Lines 10 to 19) | 527 | 546 | 31,700 | 8,809,648 | | | | 469 | 80,781 | 8,890,975 |
| 21. In force end of year (b) (Line 9 minus Line 20) | 14,635 | 14,577 | 437,732 | 124,788,581 | | | 8 | 6,601 | 2,644,654 | 127,447,812 |
| 22. Reinsurance ceded end of year | XXX | | XXX | 39,285,050 | XXX | | XXX | XXX | 852,050 | 40,137,100 |
| 23. Line 21 minus Line 22 | XXX | 14,577 | XXX | 85,503,531 | XXX | (a) | XXX | XXX | 1,792,604 | 87,310,712 |
| DETAILS OF WRITE-INS | | | | | | | | | | |
| 0801. | | | | | | | | | | |
| 0802. | | | | | | | | | | |
| 0803. | | | | | | | | | | |
| 0898. Summary of remaining write-ins for Line 8 from overflow page | | | | | | | | | | |
| 0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) | | | | | | | | | | |
| 1901. | | | | | | | | | | |
| 1902. | | | | | | | | | | |
| 1903. | | | | | | | | | | |
| 1998. Summary of remaining write-ins for Line 19 from overflow page | | | | | | | | | | |
| 1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above) | | | | | | | | | | |

Life, Accident and Health Companies Only:

(a) Group \$ 2,644,654 ; Individual \$ 124,803,158

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

| | Industrial | | Ordinary | |
|------------------------------------|-------------------------|--------------------------|-------------------------|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance |
| 24. Additions by dividends | XXX | | XXX | |
| 25. Other paid-up insurance | 14,196 | 14,002 | 23,511 | 497,002 |
| 26. Debit ordinary insurance | XXX | XXX | 7,379 | 34,285 |

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

| Term Insurance Excluding Extended Term Insurance | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|--|--|--------------------------|---|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance |
| 27. Term policies - decreasing | | | 31 | 307 |
| 28. Term policies - other | 18,182 | 10,356,349 | 275,197 | 116,753,258 |
| 29. Other term insurance - decreasing | XXX | | XXX | 45 |
| 30. Other term insurance | XXX | 28,470 | XXX | 193,997 |
| 31. Totals (Lines 27 to 30) | 18,182 | 10,384,819 | 275,228 | 116,947,607 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions | XXX | | XXX | |
| 33. Totals, extended term insurance | XXX | XXX | 6,194 | 108,341 |
| 34. Totals, whole life and endowment | 9,453 | 398,403 | 156,310 | 7,732,634 |
| 35. Totals (Lines 31 to 34) | 27,635 | 10,783,222 | 437,732 | 124,788,581 |

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

| | Issued During Year (Included in Line 2) | | In Force End of Year (Included in Line 21) | |
|--|--|--------------------|---|--------------------|
| | 1 Non-Participating | 2 Participating | 3 Non-Participating | 4 Participating |
| 36. Industrial | | | 14,577 | |
| 37. Ordinary | 10,783,222 | | 124,788,574 | 7 |
| 38. Credit life (group and individual) | | | | |
| 39. Group | 27,751 | | 2,644,654 | |
| 40. Totals (Lines 36 to 39) | 10,810,973 | | 127,447,806 | 7 |

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

| | Credit Life | | Group | |
|---|---|--------------------------|-----------------------------|--------------------------|
| | 1 Number of Individual Policies and Group Certificates | 2 Amount of Insurance | 3 Number of Certificates | 4 Amount of Insurance |
| 41. Amount of insurance included in Line 2 ceded to other companies | XXX | | XXX | 27,751 |
| 42. Number in force end of year if the number under shared groups is counted on a pro-rata basis | | XXX | 6,601 | XXX |
| 43. Federal Employees' Group Life Insurance included in Line 21 | | | | |
| 44. Servicemen's Group Life Insurance included in Line 21 | | | | |
| 45. Group permanent insurance included in Line 21 | | | 999 | 1,615,377 |

ADDITIONAL ACCIDENTAL DEATH BENEFITS

| | |
|---|---------|
| 46. Amount of additional accidental death benefits in force end of year under ordinary policies | 853,494 |
|---|---------|

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

| |
|--|
| 47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Children, etc., policies and riders included above. |
| 47.1 COMMUTED AMOUNT |
| 47.2 WIFE, FACE AMOUNT, CHILDREN, ASSUMED AVERAGE FAMILY SIZE |

POLICIES WITH DISABILITY PROVISIONS

| Disability Provisions | Industrial | | Ordinary | | Credit | | Group | |
|-----------------------------|----------------------------|--------------------------|----------------------------|--------------------------|----------------------------|--------------------------|-------------------------------------|------------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance | 5 Number of Policies | 6 Amount of Insurance | 7 Number of Certi- ficates | 8 Amount of Ins urance |
| 48. Waiver of premium | 302 | 265 | 17,671 | 4,481,852 | | | | |
| 49. Disability income | | | 508 | 18,948 | | | | |
| 50. Extended benefits | | | XXX | XXX | | | | |
| 51. Other | | | 1,668 | 111,562 | | | | |
| 52. Total | 302 | (a) 265 | 19,847 | (a) 4,612,362 | | (a) | | (a) |

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

| | Ordinary | | Group | |
|---|-----------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|
| | 1 Involving Life Contingencies | 2 Not Involving Life Contingencies | 3 Involving Life Contingencies | 4 Not Involving Life Contingencies |
| 1. In force end of prior year | 61 | 165 | | |
| 2. Issued during year | 5 | 8 | | |
| 3. Reinsurance assumed | | | | |
| 4. Increased during year (net) | | | | |
| 5. Total (Lines 1 to 4) | 66 | 173 | | |
| Deductions during year: | | | | |
| 6. Decreased (net) | 7 | 23 | | |
| 7. Reinsurance ceded | | | | |
| 8. Totals (Lines 6 and 7) | 7 | 23 | | |
| 9. In force end of year (line 5 minus line 8) | 59 | 150 | | |
| 10. Amount on deposit | | (a) 10,798,341 | | (a) |
| 11. Income now payable | 59 | 150 | | |
| 12. Amount of income payable | (a) 297,736 | (a) 1,250,118 | (a) | (a) |

ANNUITIES

| | Ordinary | | Group | |
|---|----------------|-----------------|----------------|-------------------|
| | 1 Immediate | 2 Deferred | 3 Contracts | 4 Certificates |
| 1. In force end of prior year | 555 | 10,037 | 2 | 14 |
| 2. Issued during year | 2 | 178 | | |
| 3. Reinsurance assumed | | | | |
| 4. Increased during year (net) | | | | |
| 5. Totals (Lines 1 to 4) | 557 | 10,215 | 2 | 14 |
| Deductions during year: | | | | |
| 6. Decreased (net) | 42 | 1,147 | | 1 |
| 7. Reinsurance ceded | | | | |
| 8. Totals (Lines 6 and 7) | 42 | 1,147 | | 1 |
| 9. In force end of year (line 5 minus line 8) | 515 | 9,068 | 2 | 13 |
| Income now payable: | | | | |
| 10. Amount of income payable | (a) 10,123,645 | XXX | XXX | (a) 22,654 |
| Deferred fully paid: | | | | |
| 11. Account balance | XXX | (a) 398,540,222 | XXX | (a) 1,752 |
| Deferred not fully paid: | | | | |
| 12. Account balance | XXX | (a) 150,241,817 | XXX | (a) |

ACCIDENT AND HEALTH INSURANCE

| | Group | | Credit | | Other | |
|--|-------------------|------------------------|---------------|------------------------|---------------|------------------------|
| | 1 Certificates | 2 Premiums in Force | 3 Policies | 4 Premiums in Force | 5 Policies | 6 Premiums in Force |
| 1. In force end of prior year | 4,297 | 1,746,159 | | | 3,142 | 3,158,542 |
| 2. Issued during year | 412 | 3,737 | | | | |
| 3. Reinsurance assumed | | | | | | |
| 4. Increased during year (net) | | XXX | | XXX | | XXX |
| 5. Totals (Lines 1 to 4) | 4,709 | XXX | | XXX | 3,142 | XXX |
| Deductions during year: | | | | | | |
| 6. Conversions | | XXX | XXX | XXX | XXX | XXX |
| 7. Decreased (net) | 358 | XXX | | XXX | 285 | XXX |
| 8. Reinsurance ceded | | XXX | | XXX | | XXX |
| 9. Totals (Lines 6 to 8) | 358 | XXX | | XXX | 285 | XXX |
| 10. In force end of year (line 5 minus line 9) | 4,351 | (a) 1,721,243 | | (a) | 2,857 | (a) 3,063,430 |

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

| | 1 | 2 |
|---|----------------------------|--|
| | Deposit Funds Contracts | Dividend Accumulations Contracts |
| 1. In force end of prior year | 10 | 2 |
| 2. Issued during year | | |
| 3. Reinsurance assumed | | |
| 4. Increased during year (net) | | |
| 5. Totals (Lines 1 to 4) | 10 | 2 |
| Deductions During Year: | | |
| 6. Decreased (net) | | |
| 7. Reinsurance ceded | | |
| 8. Totals (Lines 6 and 7) | | |
| 9. In force end of year (line 5 minus line 8) | 10 | 2 |
| 10. Amount of account balance | (a) 15,321 | (a) 10,173 |

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

| States, Etc. | 1 | Life Contracts | | Direct Business Only | | | 7 |
|--|-------------------|-------------------------|------------------------|---|----------------------|-------------------------------|------------------------|
| | | 2 | 3 | 4 | 5 | 6 | |
| | Active Status (a) | Life Insurance Premiums | Annuity Considerations | Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | Other Considerations | Total Columns 2 through 5 (b) | Deposit-Type Contracts |
| 1. Alabama | AL | L | 8,119,326 | 4,288 | 37,414 | 8,161,028 | |
| 2. Alaska | AK | L | 100,608 | | | 100,608 | |
| 3. Arizona | AZ | L | 3,623,883 | 227,950 | 8,882 | 3,860,715 | |
| 4. Arkansas | AR | L | 4,028,263 | 18,700 | 5,434 | 4,052,397 | |
| 5. California | CA | L | 10,613,645 | 76,806 | 10,042 | 10,700,493 | |
| 6. Colorado | CO | L | 4,649,325 | 500 | 8,313 | 4,658,138 | |
| 7. Connecticut | CT | L | 2,018,955 | | 2,128 | 2,021,083 | |
| 8. Delaware | DE | L | 1,031,018 | 2,200 | | 1,033,218 | |
| 9. District of Columbia | DC | L | 255,452 | | (72) | 255,380 | |
| 10. Florida | FL | L | 11,280,393 | 584,918 | 117,284 | 11,982,594 | |
| 11. Georgia | GA | L | 23,505,010 | 58,860 | 199,250 | 23,763,120 | |
| 12. Hawaii | HI | L | 177,900 | 170,000 | | 347,900 | |
| 13. Idaho | ID | L | 1,873,487 | 7,531 | 3,124 | 1,884,142 | |
| 14. Illinois | IL | L | 23,641,585 | 2,820,686 | 271,761 | 26,734,032 | 74,346 |
| 15. Indiana | IN | L | 21,680,581 | 2,752,946 | 108,041 | 24,521,568 | |
| 16. Iowa | IA | L | 15,985,991 | 5,707,829 | 60,516 | 21,754,336 | 392,925 |
| 17. Kansas | KS | L | 5,369,538 | 17,063 | 9,113 | 5,395,714 | |
| 18. Kentucky | KY | L | 14,435,556 | 291,025 | 161,984 | 14,888,565 | |
| 19. Louisiana | LA | L | 2,145,897 | | (18) | 2,145,879 | |
| 20. Maine | ME | L | 415,816 | | | 415,816 | |
| 21. Maryland | MD | L | 5,254,896 | 12,362 | 27,472 | 5,294,730 | |
| 22. Massachusetts | MA | L | 2,146,768 | 6,200 | 501 | 2,153,470 | |
| 23. Michigan | MI | L | 17,688,978 | 1,451,475 | 280,825 | 19,421,279 | 100,000 |
| 24. Minnesota | MN | L | 11,897,412 | 592,210 | 64,683 | 12,554,305 | 161,179 |
| 25. Mississippi | MS | L | 2,862,852 | 300 | 862 | 2,864,014 | |
| 26. Missouri | MO | L | 12,954,848 | 697,186 | 25,133 | 13,677,166 | |
| 27. Montana | MT | L | 3,486,133 | 680 | 1,645 | 3,488,457 | |
| 28. Nebraska | NE | L | 3,585,708 | 12,300 | 13,153 | 3,611,161 | |
| 29. Nevada | NV | L | 678,016 | | 3,454 | 681,470 | |
| 30. New Hampshire | NH | L | 831,792 | | 4,496 | 836,288 | |
| 31. New Jersey | NJ | L | 3,101,426 | 300 | | 3,101,726 | |
| 32. New Mexico | NM | L | 785,039 | 8,540 | 14,105 | 807,684 | |
| 33. New York | NY | N | 370,916 | 200 | | 371,116 | |
| 34. North Carolina | NC | L | 17,054,973 | 15,509 | 188,011 | 17,258,494 | |
| 35. North Dakota | ND | L | 2,203,246 | | 1,246 | 2,204,492 | |
| 36. Ohio | OH | L | 55,962,799 | 3,729,085 | 766,077 | 60,457,961 | 95,599 |
| 37. Oklahoma | OK | L | 2,103,285 | | 7,460 | 2,110,745 | |
| 38. Oregon | OR | L | 3,464,680 | 2,016 | 771 | 3,467,467 | |
| 39. Pennsylvania | PA | L | 27,291,657 | 2,860,674 | 196,957 | 30,349,288 | |
| 40. Rhode Island | RI | L | 268,476 | | | 268,476 | |
| 41. South Carolina | SC | L | 6,516,055 | 3,425 | 66,611 | 6,586,092 | |
| 42. South Dakota | SD | L | 2,974,055 | 27,743 | | 3,001,798 | |
| 43. Tennessee | TN | L | 15,004,899 | 6,508,568 | 106,639 | 21,620,105 | 201,316 |
| 44. Texas | TX | L | 16,309,100 | 148,034 | 19,876 | 16,477,010 | |
| 45. Utah | UT | L | 2,198,241 | 100,145 | 22,106 | 2,320,492 | |
| 46. Vermont | VT | L | 467,835 | | 397 | 468,232 | |
| 47. Virginia | VA | L | 7,468,842 | 33,353 | 47,935 | 7,550,131 | |
| 48. Washington | WA | L | 4,942,741 | 25,000 | 10,943 | 4,978,684 | |
| 49. West Virginia | WV | L | 3,301,125 | 3,700 | 22,923 | 3,327,748 | |
| 50. Wisconsin | WI | L | 11,492,020 | 68,138 | 178,162 | 11,738,321 | |
| 51. Wyoming | WY | L | 904,180 | | 688 | 904,867 | |
| 52. American Samoa | AS | N | | | | | |
| 53. Guam | GU | N | 10,240 | | | 10,240 | |
| 54. Puerto Rico | PR | N | 8,616 | | | 8,616 | |
| 55. U.S. Virgin Islands | VI | N | 6,550 | | | 6,550 | |
| 56. Northern Mariana Islands | MP | N | | | | | |
| 57. Canada | CAN | N | 39,415 | | | 39,415 | |
| 58. Aggregate other alien | OT | XXX | 39,412 | | | 39,412 | |
| 59. Subtotal | XXX | 400,609,453 | 29,048,445 | 3,076,328 | | 432,734,226 | 1,025,366 |
| 90. Reporting entity contributions for employee benefits plans | XXX | 3,821,572 | | 1,708,346 | | 5,529,918 | |
| 91. Dividends or refunds applied to purchase paid-up additions and annuities | XXX | | | | | | |
| 92. Dividends or refunds applied to shorten endowment or premium paying period | XXX | | | | | | |
| 93. Premium or annuity considerations waived under disability or other contract provisions | XXX | | | | | | |
| 94. Aggregate or other amounts not allocable by State | XXX | | | | | | |
| 95. Totals (direct business) | XXX | 404,431,025 | 29,048,445 | 4,784,674 | | 438,264,144 | 1,025,366 |
| 96. Plus reinsurance assumed | XXX | 273 | | | | 273 | |
| 97. Totals (all business) | XXX | 404,431,299 | 29,048,445 | 4,784,674 | | 438,264,418 | 1,025,366 |
| 98. Less reinsurance ceded | XXX | 79,710,590 | | 3,125,366 | | 82,835,957 | |
| 99. Totals (all business) less reinsurance ceded | XXX | 324,720,708 | 29,048,445 | (c) 1,659,307 | | 355,428,461 | 1,025,366 |
| DETAILS OF WRITE-INS | | | | | | | |
| 58001. Australia | XXX | 9,375 | | | | 9,375 | |
| 58002. Austria | XXX | 3,320 | | | | 3,320 | |
| 58003. China | XXX | 852 | | | | 852 | |
| 58998. Summary of remaining write-ins for Line 58 from overflow page | XXX | 25,865 | | | | 25,865 | |
| 58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) | XXX | 39,412 | | | | 39,412 | |
| 9401. | XXX | | | | | | |
| 9402. | XXX | | | | | | |
| 9403. | XXX | | | | | | |
| 9498. Summary of remaining write-ins for Line 94 from overflow page | XXX | | | | | | |
| 9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) | XXX | | | | | | |

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state..... 7

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

ORDINARY LIFE, INDUSTRIAL LIFE, MONTHLY DEBIT ORDINARY, HEALTH & ANNUITIES ARE ALLOCATED TO THE STATE TO WHICH THE PREMIUM NOTICE IS SENT. GROUP LIFE AND HEALTH ARE ALLOCATED TO THE STATE IN WHICH THE GROUP IS PHYSICALLY LOCATED.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP PART 1 – ORGANIZATIONAL CHART

| | Domiciliary Location | FEIN | NAIC Co. Code |
|---|----------------------|------------|---------------|
| Cincinnati Financial Corporation (Parent) | OH | 31-0746871 | |
| CFC Investment Company | OH | 31-0790388 | |
| The Cincinnati Insurance Company (Insurer) | OH | 31-0542366 | 10677 |
| The Cincinnati Casualty Company (Insurer) | OH | 31-0826946 | 28665 |
| The Cincinnati Indemnity Company (Insurer) | OH | 31-1241230 | 23280 |
| The Cincinnati Life Insurance Company (Insurer) | OH | 31-1213778 | 76236 |
| CLIC District Investments I, LLC | OH | 82-5173506 | |
| CLIC BP Investments B, LLC | OH | 81-1908205 | |
| CLIC BP Investments H, LLC | OH | 81-4633687 | |
| CLIC WSD Investments I, LLC | OH | 82-1587731 | |
| CLIC CSP Investments I, LLC | OH | 99-0881697 | |
| CLIC PA Investments I, LLC | OH | 99-3870238 | |
| CLIC Jetway Investments I, LLC | OH | 39-3980539 | |
| West Park 275 Dev, LLC | DE | | |
| The Cincinnati Specialty Underwriters Insurance Company (Insurer) | DE | 65-1316588 | 13037 |
| CIC Uptown Investments I, LLC | OH | 83-1627569 | |
| CIC Danamont Investments I, LLC | OH | 61-1936938 | |
| CIC BP Investments G, LLC | OH | 35-2698966 | |
| CIC Hickory Investments I, LLC | OH | 35-2780794 | |
| CIC Pimlico Investments I, LLC | OH | 36-5051894 | |
| CIC District Investments II, LLC | OH | 36-5050938 | |
| CIC BP Investments J, LLC | OH | 31-0542366 | |
| CSU Producer Resources, Inc | OH | 11-3823180 | |
| Cincinnati Global Underwriting LTD. | GBR | 98-1489371 | |
| Cincinnati Global Dedicated No 2 Limited (Insurer)* | GBR | | |
| Cincinnati Global Underwriting Agency Limited | GBR | | |
| Cincinnati Global Underwriting Services Limited | GBR | | |

* Participant in Lloyd's Syndicate 0318

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CINCINNATI LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

| | Current Year | | | Prior Year |
|---|--------------|-------------------------|---|-----------------------------|
| | 1 Assets | 2 Nonadmitted Assets | 3 Net Admitted Assets (Cols. 1 - 2) | 4 Net Admitted Assets |
| 2504. SEPARATE ACCOUNTS CLAIMS RECEIVABLE | 2,298,669 | | 2,298,669 | 2,337,959 |
| 2505. RECEIVABLES CLEARING | 28,006 | 12,938 | 15,067 | 27,417 |
| 2506. DISALLOWED NEGATIVE IMR RESERVES | 1,435,673 | | 1,435,673 | 1,596,632 |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | 3,762,347 | 12,938 | 3,749,409 | 3,962,007 |

Additional Write-ins for Liabilities Line 25

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 2504. RETIRED LIVES RESERVE | 36,681 | 35,270 |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | 36,681 | 35,270 |

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

| | 1 Current Year Total Nonadmitted Assets | 2 Prior Year Total Nonadmitted Assets | 3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1) |
|---|---|---|---|
| 2504. DISALLOWED NEGATIVE IMR RESERVE | | | |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | | | |

Additional Write-ins for Schedule T Line 58

| States, Etc. | 1 Active Status | Direct Business Only | | | | | 7 Deposit-Type Contracts |
|---|--------------------|---------------------------------|--------------------------------|---|------------------------------|---|--------------------------------|
| | | Life Contracts | | 4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | 5 Other Considerations | 6 Total Columns 2 through 5 (b) | |
| | | 2 Life Insurance Premiums | 3 Annuity Considerations | | | | |
| 58004. Germany | XXX | 2,927 | | | | 2,927 | |
| 58005. Greece | XXX | .667 | | | | .667 | |
| 58006. Ireland | XXX | .232 | | | | .232 | |
| 58007. Israel | XXX | 1,845 | | | | 1,845 | |
| 58008. Japan | XXX | 6,248 | | | | 6,248 | |
| 58009. Mexico | XXX | .70 | | | | .70 | |
| 58010. Poland | XXX | .628 | | | | .628 | |
| 58011. Thailand | XXX | 1,675 | | | | 1,675 | |
| 58012. Spain | XXX | .859 | | | | .859 | |
| 58013. Switzerland | XXX | 2,496 | | | | 2,496 | |
| 58014. United Kingdom | XXX | 8,218 | | | | 8,218 | |
| 58997. Summary of remaining write-ins for Line 58 from overflow page | XXX | 25,865 | | | | 25,865 | |