



LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio

Administrative Office: [P.O. Box 5420, Cincinnati, Ohio 45201-5420]

## ENDORSEMENT

The INTEREST STRATEGY SELECTIONS section of your annuity contract is changed to read as follows:

### INTEREST STRATEGY SELECTIONS

#### **Application of Purchase Payments**

A Purchase Payment shall be applied to the Purchase Payment Account upon receipt by us.

On the first Strategy Application Date on or after receipt of a Purchase Payment, we will apply the then current balance of the Purchase Payment Account to the Interest Strategies you have selected. Your selection must be made by Written Request received before the Strategy Application Date. Your initial selection is set out on the Contract Specifications page. If this Contract allows more than one Purchase Payment, your selection shall continue to apply until changed by Written Request.

#### **Renewals at End of a Term**

Subject to the transfer rules, the value of a given Interest Strategy at the end of a Term will automatically be applied to a new Term of that same Interest Strategy, so long as it is still available.

The new Term of each Interest Strategy is subject to the interest rate, cap, participation rate, minimum, maximum, or other variable factors in effect for that Interest Strategy for the new Term.

#### **Transfers at End of a Term**

Subject to Strategy availability, minimums, and maximums, at the end of a Term of an Interest Strategy you may transfer all or part of the value held for that Term of that Strategy to a new Term of another Interest Strategy. A transfer must be made by Written Request received by us on or before the last day of the Term that is ending.

If an amount cannot be applied to a new Term of an Interest Strategy because that Strategy is no longer available, or because it is below the minimum for that Strategy for the new Term, or to the extent that it exceeds the maximum for that Strategy for the new Term, then subject to the minimums and maximums for other available Strategies for the new Term:

- 1) we will transfer the amount to a Declared Rate Interest Strategy, if available, and if more than one (1), then to the Declared Rate Interest Strategy having the shortest Term; or
- 2) if no Declared Rate Interest Strategy is available, then we will transfer the amount to another Interest Strategy that we designate on a nondiscriminatory basis.

A transfer of amounts from one Interest Strategy to another Interest Strategy may only occur at the end of the Term for which such amount is being held.

**Rules Regarding Strategy Selections**

Your selection of Interest Strategies and any transfer request must be in whole percentages. We reserve the right to round amounts up or down to make whole percentages, and to reduce or increase amounts proportionately in order to total one hundred percent (100%).

We reserve the right to establish minimum or maximum amounts or percentages that may be applied to a given Strategy. We may change these minimums or maximums for any future renewal Terms in our discretion. We will notify you of any such change. We reserve the right to limit the availability of a Strategy for a Term that would extend beyond the Annuity Commencement Date (Income Start Date).

This is part of your annuity contract. It is not a separate contract. It changes the annuity contract only as and to the extent stated. In all cases of conflict with the other terms of the annuity contract, the provisions of this Endorsement shall control.

Signed for us at our office as of the date of issue.



**MARK F. MUETHING**  
**EXECUTIVE VICE PRESIDENT**



**JOHN P. GRUBER**  
**SECRETARY**