

## A Company **Built** for Times Like These

When times are tough, look to a company that has stood the test of time. Western & Southern Financial Group stands among the **strongest** life insurance groups in the world. Here's proof:



### HISTORIC STRENGTH

We've seen, met and overcome many challenges over **135** years,<sup>1</sup> including economic upheaval ... world wars ... turbulent markets ... health epidemics ... and more.

For generations, we have demonstrated both resolve and resilience in fulfilling our **commitments** to our customers. That's been true in good times and, even more importantly, in uncertain ones.



### CAPITAL STRENGTH

Our **capital** position is a strong part of our financial foundation. It helps ensure our stability as a company — and secure our ability to pay your benefits.

In fact, our capital-to-asset ratio is more than **double** that of the 15 largest publicly traded life insurers.<sup>2</sup> It positions us with resources to answer industry challenges and support product promises.



### RATINGS STRENGTH

Western & Southern's family of companies take particular pride in their industry reputation and standing.

Our issuers (below) are ranked **96** out of 100 by Comdex and are highly rated by independent ratings agencies registered as **NRSROs** (Nationally Recognized Statistical Rating Organizations) with the SEC.

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## Make Our Strengths Your Strength

*In changing economic times, you can be confident in our company's heritage of stability.*

*Let our strengths be your strength ... now ... and in the future.*

## Western & Southern: Our Strength. Your Future.

**Financial  
Strength**

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**1888  
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](https://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

*[WSFinancialPartners.com](https://WSFinancialPartners.com)*

<sup>1</sup> Dates to the 1888 founding of The Western and Southern Life Insurance Company.

<sup>2</sup> Western & Southern Financial Group 14.0% capital-to-asset ratio on a GAAP basis (as of March 31, 2023) with total assets of \$69.770 billion, total liabilities of \$60.022 billion and total equity of \$9.748 billion, as compared to the 3.6% average (as of Dec. 31, 2022) of the 15 largest publicly traded life insurers doing business in the U.S.

W&S Financial Group Distributors, Inc., Cincinnati, OH (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Comdex Ranking, current as of June 2023, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale.

**No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency**

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