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Western & Southern Financial Group Introduces Latest Retirement Income Solution

– Enhancements Bolster Record-Setting Single Premium Immediate Annuity –

CINCINNATI – Jan. 8, 2010 – An income annuity that garnered record sales in 2009 has been improved for 2010.

Western & Southern Financial Group (Western & Southern) announced today a series of enhancements designed to help clients achieve income security in retirement. IncomeSource[®], a single premium immediate annuity (SPIA) issued by Western & Southern member companies Integrity Life Insurance Company and National Integrity Life Insurance Company, allows contract owners the flexibility to convert their savings to retirement income — income that can last a lifetime. The enhanced IncomeSource will be available this month.

Sales of IncomeSource grew by 25 percent to an all-time high in 2009, surpassing the previous record set in 2008.

“With this next generation of IncomeSource, our clients enjoy the confidence of guaranteed income for life regardless of market conditions. Moreover, they have the flexibility to select from among a variety of payout options,” said Mark Caner, president of W&S Financial Group Distributors, Inc., the wholesale annuities distributor for Western & Southern.

A single premium immediate annuity guarantees clients a series of regular payments for a fixed period of time or for life. Buyers are often at or near retirement age and desire an income stream over a future period of years. The amount, frequency and length of time of the payments are determined at the outset of the annuity contract.

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Among the new enhancements available through IncomeSource are:

- **Commutation Benefits** — Allow access to funds should unexpected needs arise*
- **Cash Refund Payout** — Answers contract owner desire for a conditional money-back guarantee for beneficiaries
- **Increasing Payout Option** — Guarantees annual increases up to 5 percent to help preserve buying power
- **Temporary Life Payout** — Maximizes payout amount over a specified period**

“Clearly, Americans are living longer – in fact, life expectancy has reached almost 78 years based on 2006 data from the Centers for Disease Control and Prevention,” Caner continued. “Greater longevity does however carry the risk clients will run out of money during retirement. IncomeSource provides our clients with a guaranteed stream of income so they can enter retirement with financial confidence. And it carries the full backing of a highly rated issuer, so not only can our clients have guaranteed income for life, they also know those contractual guarantees are backed by a company that has demonstrated resolve and resiliency throughout challenging economic cycles.”

With IncomeSource, an individual or couple can capitalize on their assets to secure an income stream. Individuals determine their purchase amount (minimum \$10,000 or the premium required to purchase a monthly income payout of \$100, whichever is higher). They then select the appropriate payout option and optional benefits that best suit their needs. The result is guaranteed income for a predetermined period of time — even for as long as their combined lifetimes.

“Annuities are a useful tool for those who value income certainty during retirement,” said Caner. “As with any financial decision, customers should work closely with their personal representative to ensure the annuity’s benefits align with their retirement security goals.”

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* Currently unavailable in NJ, NY and OR, and only available with payout options containing a Period Certain component

** Income will continue for a period of time, specified by the owner, only while the annuitant is alive. Temporary Life payouts provide no benefit on or after death of annuitant

About IncomeSource

IncomeSource is a single premium immediate annuity issued by Integrity Life Insurance Company, Cincinnati, OH and National Integrity Life Insurance Company, Goshen, NY. Integrity operates in all states except ME, NH, NY and VT, where National Integrity operates.

About Western & Southern Financial Group

Western & Southern Financial Group (Western & Southern) is a Cincinnati-based diversified family of financial services companies with assets owned, managed and under our care in excess of \$43 billion as of Sept. 30, 2009. A Fortune 500[®] company (*FORTUNE* magazine, May 2009), Western & Southern has received Standard & Poor's AA+ Very Strong rating (one of the nine strongest life insurance groups in the world), A.M. Best's A+ Superior rating, Fitch's AA Very Strong rating and Moody's Aa3 Excellent rating, all with a Stable outlook. With a heritage dating to 1888, the group's affiliates include The Western and Southern Life Insurance Company; Western-Southern Life Assurance Company; Capital Analysts Incorporated;^{1,2} Columbus Life Insurance Company; Eagle Realty Group, LLC; Fort Washington Investment Advisors, Inc.;¹ Fort Washington Savings Company;³ IFS Financial Services, Inc.; Integrity Life Insurance Company; The Lafayette Life Insurance Company; National Integrity Life Insurance Company; Touchstone Advisors, Inc.;¹ Touchstone Securities, Inc.,² and W&S Financial Group Distributors, Inc. For more information, visit www.westernsouthern.com. Western & Southern is the title sponsor of the Western & Southern Financial Group Masters and Women's Open tennis tournaments.

*1 A registered investment advisor.
2 A registered broker-dealer and member FINRA/SIPC.
3 Member FDIC.*

Ratings refer to the financial strength of the insurance company and not to the safety, stability or performance of any investment product. Ratings are current as of 1/1/10 and are subject to change.

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