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W&S Financial Group Distributors Names Regional Vice President for Financial Institutions

Bradford to develop strategic business opportunities in New York, New Jersey, Delaware

CINCINNATI — Feb. 16, 2010 — Terence I. Bradford has joined W&S Financial Group Distributors, Inc., the wholesale distributor for Western & Southern Financial Group, as regional vice president, financial institutions.

In his new position, Bradford works with representatives of financial institutions. He provides training, product information, marketing, sales support and business-building tips and techniques that help deliver superior service to clients.

“Terence’s extensive portfolio of financial industry knowledge will make him a valuable resource supporting our business partners in financial institutions in New York, New Jersey and Delaware,” said Charles E. White, senior vice president, financial institutions, of W&S Financial Group Distributors.

“With more than a decade of success in the financial services industry, Terence has an impressive record of supporting the needs of financial professionals. He will be an asset in identifying and developing strategic opportunities to increase market penetration, enhancing solution-based business methods and fostering productive relationships that attract and retain clients.”

Prior to joining W&S Financial Group Distributors, Inc., Bradford served as an assistant vice president, regional manager for AllianceBernstein Investments in New York. Additional experience includes positions with PFS Investments, Salomon Smith Barney/CitiGroup Asset Management, Morgan Stanley Dean Witter and the Boston Group.

Bradford graduated with a bachelor of arts in psychology and sociology from Middlebury College in Middlebury, Vt. He holds FINRA Series 7, 63 and 65 registrations and a life insurance license.

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About W&S Financial Group Distributors, Inc.

W&S Financial Group Distributors, Inc. (www.wsfinancialpartners.com) distributes fixed, variable and immediate annuities and life insurance products from Western-Southern Life Assurance Company, The Western and Southern Life Insurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company, all member companies of Western & Southern. Marketing through a national network of broker-dealers, financial advisors, independent agents and financial institutions, W&S Financial Group Distributors assists financial professionals in helping individuals invest for, live in and manage risk during retirement.

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 \$44 billion as of Dec. 31, 2009. A Fortune 500 company, 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 February 1, 2010, and are subject to change.

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