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FOR IMMEDIATE RELEASE

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W&S Financial Group Distributors Broadens Bank Channel Distribution

Long-Time Annuity Distributor Adding Life Insurance to Product Portfolio

CINCINNATI — February 18, 2010 — W&S Financial Group Distributors, Inc., the wholesale distribution division of Western & Southern Financial Group (Western & Southern) based in Cincinnati, is expanding the availability of its product offerings with the marketing of life insurance through IBC Investments (IBCI), a subsidiary of Laredo, Texas-based IBC Bank.

With the addition of IBCI, which operates in Oklahoma, W&S Financial Group Distributors has selling agreements with more than 775 financial institutions throughout the country.

Legacy Master[®], a single premium whole life insurance policy issued by Western & Southern member company Western-Southern Life Assurance Company, also in Cincinnati, will be offered through IBCI branch locations in Oklahoma.

“Bank-affiliated firms increasingly deliver consumers terrific access to a wide range of life insurance, annuity and investment products in addition to traditional banking products,” said Charles E. White, senior vice president, financial institutions, of W&S Financial Group Distributors. “Western & Southern continues expanding its reach to consumers by growing its business relationships. IBC Investments is a top-caliber firm that shares our focus on better serving the risk management needs of customers.”

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Legacy Master may not be available in all states. May be known as single premium universal life or single premium universal whole life insurance policy in some states. Policy series 0701-3030 WSA; in ID, series 0701-3030 WSA ID.



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About IBC Investments

IBC Investments (IBCI) strives to provide superior service, information and products to its clients in an atmosphere of trust designed to build long-term relationships. As a subsidiary of IBC Bank, IBCI maintains offices in many of the branches of IBC Bank located throughout Oklahoma. IBCI is also registered to conduct securities business in the states of Arkansas, California, Colorado, Florida, Georgia, Kansas, Missouri, Texas and Virginia. IBC Agency, Inc., the insurance subsidiary of IBCI, conducts insurance business in the states of Arkansas, Kansas, Oklahoma and Texas.

About IBC Bank

IBC Bank (IBC) was founded in 1966 to meet the needs of the small businesses of Laredo, Texas. Today, it serves as the flagship bank of International Bancshares Corporation. Since its opening, IBC has grown from less than \$1 million in assets to over \$11.5 billion making it one of Texas' largest holding companies. IBC now serves more than 104 communities throughout Texas and Oklahoma with more than 275 branches and more than 435 ATMs. IBC provides full-service banking seven days a week.

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.

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

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