



Western & Southern Life

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Strength, Stability and a Middle-Market Focus Propel Western & Southern Life to Record Results

CINCINNATI — Nov. 11, 2009 — Where the rest of the life insurance industry struggles, The Western and Southern Life Insurance Company and Western-Southern Life Assurance Company (Western & Southern Life) excel.

Comparing the first six months of 2009 versus the same time period in 2008, the Life Insurance Market Research Association (LIMRA) reported an industry-wide 23 percent decline in premium sales, 9-percent decline in policy face amount, and 6 percent decline in the total number of life policies sold. By contrast, Western & Southern Life reports a 38 percent increase in premium sales, 27 percent increase in face amount, and a 25 percent increase in the number of life policies sold (year-to-date data through Sept. 30, 2009, versus Sept. 30, 2008).

“Western & Southern Life’s industry-contrasting success can be attributed to several initiatives we implemented over the last three years,” explained Bryan C. Dunn, president of W&S Agency Group. “Among these are improved field training, increased targeted marketing, and an alignment of our compensation plan around desired behaviors. Couple this with the rock-solid financial strength of Western & Southern Financial Group, and you have a winning combination.”

For the first six months of 2009, overall U.S. life insurance sales experienced its biggest six month decline since 1942. During that same time, Western & Southern Life experienced one of its most successful six months in its 121-year history. Western & Southern Life’s parent company, Western & Southern Financial Group, also kept its status as one of the nine strongest life insurance groups in the world, based on Standard & Poor’s.

About The Western and Southern Life Insurance Company

The Western and Southern Life Insurance Company, and its wholly owned subsidiary Western-Southern Life Assurance Company, both members of Western & Southern Financial Group, offer life insurance, interest-sensitive life insurance, fixed annuities, retirement strategies and personalized needs analysis for individuals, families and businesses in the middle-income market. They have 181 field offices nationwide, plus WSLife.com and the Client Relationship Center. Both companies are licensed in 43 states and the District of Columbia. For free financial tools, career opportunities and product information, see WSLife.com.

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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, 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.

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