



## Help Protect Your Income and Their Future

*IncomeSense delivers simple, affordable protection. Replacing lost income is one of the most common reasons for life insurance.<sup>1</sup> Help provide for your loved ones with a sensible solution.*

You work hard to make sure your family can live comfortably. But too often, the unexpected death of a family's primary provider results in a dramatic reduction in its income. Until now, there was no easy way to use life insurance to provide your family with a **monthly income stream** to replace lost income. **Now there is.**

**IncomeSense**, a declining term life insurance solution, can guarantee a monthly income stream to beneficiaries to help replace a wage earner's income. A simple, fast and fully digital solution that can help ensure the standard of living your family now enjoys remains in reach — even in the untimely loss of the household's provider.



*Not only can IncomeSense help safeguard your family and its future, its fully digital process is one that growing numbers of Americans now say is their preferred purchase method.<sup>2</sup>*

### IncomeSense brings together:

- › **Certainty:** Term life protection matched to the income needs of your family. Coverage for 10 or 15 years.
- › **Convenience:** Easy enrollment and fully portable — you can keep coverage if you leave your employer.
- › **Speed:** No medical exam. Expect a coverage decision in minutes.
- › **Opportunity:** All employees ages 18-65 are eligible to apply.
- › **Confidence:** A guaranteed benefit is paid upon a claim. Your family receives the amount you specified every month for the life of the policy.
- › **Affordability:** Pay for only the coverage you need — designed to cost less than traditional level term insurance. Additionally, individual underwriting offers healthy applicants the potential for less expensive coverage than equivalent group term life.

Simple Experience. Sensible Approach. Customized Solution.

Issuer: Western-Southern Life Assurance Company

# Confidence Backed by Company Strength

**IncomeSense** comes from members of Western & Southern Financial Group, a recognized leader in life insurance. Western & Southern and its family of insurance companies stand on the strength of these important pillars.



## Strong Ratings

- **A+ / Superior** – A.M. Best (2nd highest of 13 ratings)
- **AA- / Very Strong** – S&P (4th highest of 21 ratings)
- **Aa3 / Excellent** – Moody's (4th highest of 21 ratings)

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## Comdex Rating

- Strong third party ranking.
- Comdex is a composite of industry ratings.
- We rank in the upper tier of a **1-100** scale.



## Historic Strength

- **Decades** of parent company heritage.
- **Generations** of experience.
- **Scores** of stability.



## Fortune 500 Company

The **Fortune 500** represents two-thirds of the U.S. GDP. We're proud to be a member of this prestigious group.

Source: [Fortune.com/Fortune500/2020](https://fortune.com/Fortune500/2020)

## Your Income Today. Your Family's Tomorrows.

## Now Help Protect Both with a Simple, Sensible, Customized Solution.

1 LIMRA, "Facts About Life 2020"

2 LIMRA, "2020 Insurance Barometer Study"

Ratings shown are current as of Jan. 2021. Financial strength ratings apply to individual insurance companies affiliated with Western & Southern Financial Group. Ratings are subject to change from time to time. Specific rating details are as follows:

A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.

AA- STANDARD & POOR'S (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.

Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

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Comdex ranking, current as of Jan. 2021, 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. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

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