



W&S Financial Group Distributors

A member of Western & Southern Financial Group



Daniel J. Downing

**Senior Vice President,
Independent Agent Distribution**
W&S Financial Group Distributors, Inc.

Daniel J. Downing is senior vice president, independent agent distribution, for W&S Financial Group Distributors, Inc., the wholesale distributor of annuities and life insurance from member companies of Western & Southern Financial Group, Inc. (Western & Southern). W&S Financial Group Distributors, based in Cincinnati, is an operating unit of IFS Financial Services, Inc.

Downing leads the strategic and operational direction of the independent agent distribution channel. In addition, he serves as the distribution channel's national sales manager. He reports directly to Mark E. Caner, president of W&S Financial Group Distributors.

Downing joined the company in 2000 as vice president of the independent agent channel as part of Western & Southern's acquisition of Integrity Life Insurance Company and National Integrity Life Insurance Company. His previous experience included positions at SunAmerica Life, John Alden Life and TIAA-CREF.

Downing earned his bachelor's degree in finance and economics from Fordham University and a master of business administration in finance from Adelphi University. He holds FINRA Series 6, 26 and 63 registrations. He is also licensed in life and health insurance and variable annuities in Kentucky. Downing resides in Union, Kentucky, with his wife and two children.

To address the risks associated with accumulation, distribution and preservation of retirement and legacy wealth, W&S Financial Group Distributors serves as Western & Southern's wholesale distributor of annuity and life insurance products from Western-Southern Life Assurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company. Securities offered by **Touchstone Securities, Inc.*** All are member companies of Western & Southern, a diversified family of financial services companies whose heritage dates to 1888. Supporting a national network of financial institutions, broker-dealers, independent agents and independent marketing organizations, W&S Financial Group Distributors assists financial professionals in helping individuals invest, protect and manage risk for their retirement and legacy.

Products are issued and guaranteed by Western-Southern Life Assurance Company, Cincinnati, OH, Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Western-Southern Life Assurance Company operates in DC and all states except NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer.

*A registered broker-dealer and member FINRA/SIPC.