



# W&S Financial Group Distributors

A member of Western & Southern Financial Group



## Deborah A. Miner J.D., CLU, ChFC, RICP®

**Assistant Vice President,  
Advanced Markets**  
W&S Financial Group Distributors, Inc.

Deborah A. (Debbie) Miner, JD, CLU, ChFC, RICP, is assistant vice president of advanced markets 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.

Miner, who joined Western & Southern in 2016, provides training and assistance on advanced markets concepts relating to the use of annuities and life insurance by financial professionals offering products and resources distributed by W&S Financial Group Distributors.

Among her responsibilities are case design and technical information support in retirement planning; IRA and retirement plan distribution planning; use of annuities in trusts; estate, income and gift tax planning; wealth preservation; wealth accumulation and distribution; and business planning. She also provides training and assistance for contract titling and beneficiary designation structuring, IRA and nonqualified annuity death benefit planning; and charitable giving.

Miner has been writing and communicating about retirement, estate, business and charitable planning for more than two decades. She holds a bachelor's degree from The Ohio State University and a law degree from The Ohio State University College of Law. She is also a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (ChFC) and a Retirement Income Certified Professional (RICP).

Miner served as editorial director of the Tax and Financial Planning group at The National Underwriter Company from 1991 to 2010. She wrote and edited many sections of *Tax Facts* and edited Stephan R. Leimberg's *Tools & Techniques* series and Donald F. Cady's *Field Guides*. She also spent several years as a senior advanced sales consultant for a Midwestern-based life insurer and as president of her own advanced markets consulting business.

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.

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