



Derek Caruso

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Derek Caruso is managing regional vice president at W&S Financial Group Distributors, also serving financial institutions and broker-dealers in the mid-Atlantic region.

With financial services experience dating to 2004, Derek is responsible for achieving personal territory sales targets while simultaneously leading, mentoring, and developing other associates on his team. This dual role requires balancing individual sales activities with leadership duties to drive overall team performance and sales growth.

With his diverse product sales and strategies background, as well as his record for sustainable sales growth, Derek helps equip financial professionals to design and deliver strategies that help advance their customers' financial goals. As a result of his drive for excellence, Derek was named the 2019 MVP and 2017 Life Power Producer within the Financial Institutions distribution. His colleagues presented him with the Peer Honor Award in 2022, 2023 and 2024.

Before joining W&S Financial Group Distributors in 2016, he worked with financial professionals on behalf of Penn Capital Management and Lincoln Financial Group. He earned a bachelor's of science degree in Finance and Accounting from Albright College. Derek holds FINRA Series 7 and 63 registrations and has life and health licenses.

About W&S Financial Group Distributors, Inc.

W&S Financial Group Distributors, Inc. (WSFGD), Cincinnati, OH, distributes fixed, indexed, variable and immediate annuities and life insurance. WSFGD (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. The issuer has sole financial responsibility for its products. Variable products are offered through **Touchstone Securities, Inc.*** All are member companies of Western & Southern Financial Group, Cincinnati, OH.

Marketing through a national network of financial institutions, broker-dealers, financial representatives and independent agents, WSFGD assists financial professionals in helping individuals invest, protect and manage risk for their retirement and legacy.

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