W&S Financial Group Distributors

A member of Western & Southern Financial Group

Paul Kruth, ChFC®

Vice President and
National Sales Manager
W&S Financial Group Distributors, Inc.

Paul Kruth, ChFC,® is vice president and national sales manager for W&S Financial Group Distributors, Inc., an operating unit of IFS Financial Services, Inc., and the wholesale division of Western & Southern Financial Group Distributors (Western & Southern), based in Cincinnati.

Kruth leads business development and sales activities through independent agents and independent marketing organizations. He is responsible for the distribution and sale of fixed and income annuities as well as for the retention of in-force annuity business.

A financial services industry veteran possessing experience dating back to 1992, Kruth joined Integrity Life Insurance Company and National Integrity Life Insurance Company (both now member companies of Western & Southern) in 1993. Focusing on the independent agent and third-party marketing distribution channels, he has grown the business with the assistance of national accounts managers, sales desk and advisor- and firm-oriented marketing initiatives. Under his leadership, relationships with producing firms have increased significantly and contributed to the continued business success of W&S Financial Group Distributors.

Kruth is a graduate of St. John's University with a bachelor's degree in management. He earned the Chartered Financial Counselor (ChFC) designation from The American College and holds FINRA Series 6, 26 and 63 registrations. In addition, he currently serves on the board of directors of the National Association for Fixed Annuities (NAFA).

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. 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, White Plains, 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 in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer.

CF-83-22001-2504