

3 Ways to Address Retirement Investment Risks

The closer you get to retirement, the more you may want choices that meet different needs. Consider these opportunities:

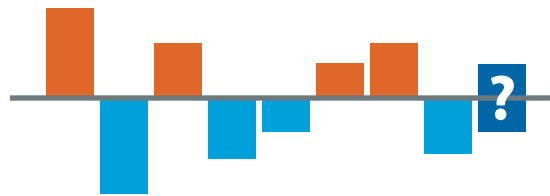


Fixed Annuities

Protect Retirement Savings with Locked in Interest Rate Certainty

A **Fixed Annuity** can guarantee you a specified rate of return and can also guarantee that you receive a stream of retirement income for as long as you live.

Guarantees are based on the claims-paying ability of the insurer.



Indexed Annuities

Maintain Stability Regardless of What the Market Does

An **Indexed Annuity** can help ensure you receive a positive minimum account value to help protect you so you earn interest even during market downswings.

An investor in a fixed indexed annuity may lose money if not held to term.



Variable Annuities

Pursue Growth Potential along with Guaranteed Rate Options

Select **Variable Annuities** can give you potential for account value growth with flexibility to move to a guaranteed interest rate on fixed accounts for added security.

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.



Fortune.com/Fortune500/2023

[WSFinancialPartners.com](https://www.WSFinancialPartners.com)

A+ A.M. Best rating (second highest of 13 ratings; held since June 2009) is the superior ability to meet ongoing insurance obligations. Rating refers to the claims-paying ability of the insurance company and does not reflect the performance or safety of any investment product. The rating agency uses proprietary evaluation criteria and rating scale. The Comdex Ranking is a composite of financial strength ratings as determined by Standard and Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale. Rating is correct as of December 2023 and subject to change. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scales. Financial strength ratings apply to the individual member insurance companies affiliated with Western & Southern Financial Group.

Annuities are issued by **Integrity Life Insurance Company**, Cincinnati, OH, or **National Integrity Life Insurance Company**, White Plains, NY. **Securities offered by Touchstone Securities, Inc.*** W&S Financial Group Distributors, Inc., Cincinnati, Ohio (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Products are backed by the full financial strength of the issuer. *A registered broker-dealer and member FINRA/SIPC.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. A Market Value Adjustment (MVA) applies to early transfers, withdrawals and annuitizations, if applicable. **Western & Southern member companies and their agents do not offer legal or tax advice.** For fixed options only, interest rates are declared by the insurer at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of issuer.

Variable annuities are suited for long-term investing. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Variable annuities are tax-deferred insurance products. If you are investing through a tax-advantaged plan (such as an IRA or 401(k) rollover), you will receive no additional tax advantage or deferral from the annuity.

There is no guarantee of the investment performance or safety of the variable investment options of a variable annuity. Investment return and principal value of an investment in a variable annuity will fluctuate, so units, when redeemed may be worth more or less than their original cost.

Investors should carefully consider the investment objectives, risks, charges and expenses of the contract and the underlying investment options. This and other information is contained in the product and the underlying fund prospectuses and, if available, summary prospectuses. For prospectuses, call 800.325.8583 or visit [WSFinancialPartners.com](https://www.WSFinancialPartners.com). Please read the prospectuses carefully before investing.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency