

A Company Built for Times Like These

When times are tough, look to a company that has stood the test of time.

Western & Southern Financial Group stands among the **strongest life insurance groups** in the world. Here's proof:



HISTORIC STRENGTH

We've seen, met and overcome many challenges **since 1888**,¹ including economic upheaval, world wars, turbulent markets, health epidemics and more.

For generations, we have demonstrated both resolve and resilience in **fulfilling our commitments** to our customers. That's been true in good times and, even more importantly, in uncertain ones.



CAPITAL STRENGTH

Our capital position is a strong part of our financial foundation. It helps ensure our stability as a company — and secure our ability to pay your benefits.

In fact, our capital-to-asset ratio is **significantly higher** than that of the 15 largest publicly traded life insurers.² It positions us with resources to answer industry challenges and support product promises.



RATINGS STRENGTH

Western & Southern's family of companies take particular pride in their industry reputation and standing.

Our issuers (below) are ranked **95 out of 100** by Comdex and are highly rated by independent ratings agencies registered as NRSROs (Nationally Recognized Statistical Rating Organizations) with the SEC.³

Make our strengths your strength

In changing economic times, you can be confident in our company's heritage of stability. Let our strengths be your strength... now... and in the future.

¹ Dates to the 1888 founding of The Western and Southern Life Insurance Company.

² Western & Southern Financial Group 14.9% capital-to-asset ratio on a GAAP basis with total assets of \$80.9 billion, total liabilities of \$68.8 billion and total equity of \$12.1 billion, as compared to the 3.8% average of the 15 largest publicly traded life insurers doing business in the U.S. (as of December 31, 2024).

³ The Comdex Ranking is a composite of the financial strength ratings as determined by major rating agencies. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings are subject to change from time to time. The ratings shown here are correct as of 1/17/25.



**W&S Financial
Group Distributors**

A member of Western & Southern Financial Group

Western & Southern: Our strength. Your future.

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WesternSouthern.com/ratings. Western & Southern remains committed to helping safeguard your future.

WSFinancialPartners.com

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Not insured by any federal government agency**

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