

## The Building Blocks of Strength

Integrity Life Insurance Company ■ National Integrity Life Insurance Company ■ Western-Southern Life Assurance Company

A+

A.M. Best Rating

**NRSRO RATINGS POWER<sup>1</sup>**

- A+** AM BEST (Superior)  
2nd highest of 13 ratings
- AA-** S&P (Very Strong)  
4th highest of 21 ratings
- Aa3** MOODY'S (Excellent)  
4th highest of 21 ratings

**COMDEX QUALITY<sup>2</sup>**

Comdex is a composite of industry ratings  
We rank in the upper tier of a 1-100 scale  
Compare to your other product providers.

96

Comdex Ranking

Member of a

Mutual Holding Company

**MUTUAL HOLDING COMPANY**

No publicly traded company pressure to meet quarterly earnings.

**AMERICAN COMPANY**

We're proud of our U.S. roots, of people helping people, centered in Cincinnati.

U.S.

Owned & Operated

1888

Heritage

**HISTORIC STRENGTH**

- Years** of parent company history.
- Decades** of experience.
- Scores** of stability.

**RECOGNIZED VALUE**

The **Fortune 500** represents two-thirds of U.S. GDP with \$21.6 trillion in market value  
We're proud to be part of this prestigious list.  
Source: Fortune.com/Fortune500/2018

Fortune 500 Company

Capital Confidence

**MORE THAN DOUBLE THE CAPITAL-TO-ASSET RATIO OF TOP COMPETITORS**

Capitalization is an indicator of financial stability that can help our company weather challenging economic times.

Avg. of 15 Largest Publicly Traded Life Insurers	<b>7.5%</b>
Western & Southern Financial Group	<b>19.7%</b>

GAAP Capital-to-Asset Ratio. \$62,885M Total Assets; \$50,481M Total Liabilities; \$12,404M Total Capital (or Equity) as of 12/31/2020

### LIFE INSURANCE & ANNUITIES CREATE BALANCE TO SUPPORT OUR STRENGTH

Life policies have **mortality** risk. Annuities have **longevity** risk. We offer both product lines to balance our portfolio and support our strength.

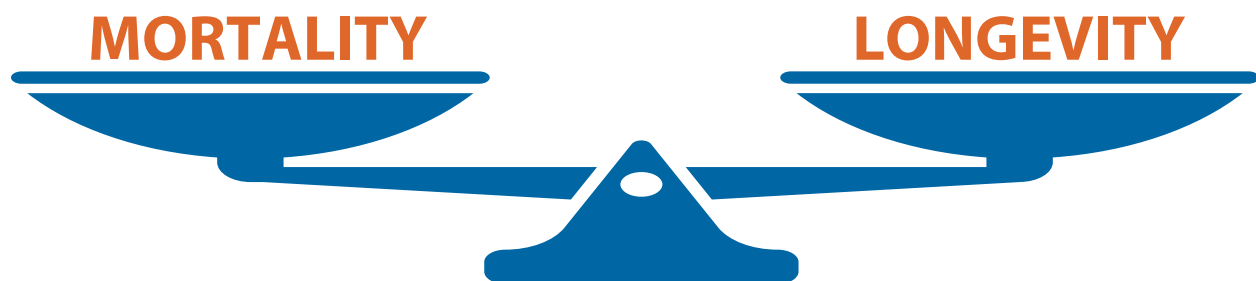




Chart is for illustrative purposes only and does not reflect the organization's legal structure.

[WSFinancialPartners.com](http://WSFinancialPartners.com)

1 The credit rating agencies that rate Western & Southern Financial Group insurance member companies are registered as Nationally Recognized Statistical Rating Organizations (NRSRO) with the U.S. Securities and Exchange Commission (SEC). Ratings shown here are correct as of March 2021 and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scale. Ratings are subject to change from time to time. Specific rating details are as follows:

- A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.
- AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.
- Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

2 The Comdex ranking, current as of March 2021, is a composite of all the ratings a company has received from the major rating agencies. 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.

Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states, except NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states, except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

This may contain information obtained from third parties, including ratings from credit ratings agencies such as Standard & Poor's. Reproduction and distribution of third party content in any form is prohibited except with the prior written permission of the related third party. Third party content providers do not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such content. THIRD PARTY CONTENT PROVIDERS GIVE NO EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. THIRD PARTY CONTENT PROVIDERS SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, EXEMPLARY, COMPENSATORY, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES, COSTS, EXPENSES, LEGAL FEES, OR LOSSES (INCLUDING LOST INCOME OR PROFITS AND OPPORTUNITY COSTS OR LOSSES CAUSED BY NEGLIGENCE) IN CONNECTION WITH ANY USE OF THEIR CONTENT, INCLUDING RATINGS. Credit ratings are statements of opinions and are not statements of fact or recommendations to purchase, hold or sell securities. They do not address the suitability of securities or the suitability of securities for investment purposes, and should not be relied on as investment advice.

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