

# Enjoy Your Retirement LIFE

See How Annuities Help Enhance Your Retirement Ride



 W&S Financial  
Group Distributors  
A member of Western & Southern Financial Group

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

# L Lifespan Risks

## Live without Worry of Outliving Your Retirement Money

Living a long life?  
**Sounds great!**

Living a long life without enough retirement income?  
**Not so great.**

Given advances in modern medicine, you might be surprised how long you could live. And how long you may need to rely on your retirement assets for income.

In fact, the retirement minded agree. Running out of money is their top concern in retirement.

### Top Concern in Retirement? Running Out of Money!<sup>1</sup>

70% of Pre-Retirees Worry about Running Out of Money **70%**

53% of Retirees Worry about Running Out of Money **53%**

### Annuities Help with Lifetime Income

An annuity can pay you an income that lasts as long as you live. Lifetime income options ensure you always have money coming in when you retire. No other financial product offers that advantage.

<sup>1</sup> Income Outcomes Retirement Confidence Study, LIMRA & Western and Southern Financial Group, 2023

# I Inflation Risks

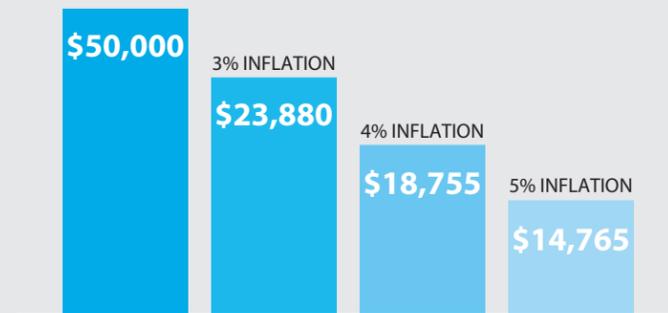
## Live with Less Concern about Inflation Eroding Your Retirement Savings

The takeaway on inflation is it takes away your **purchasing power**. That impacts how much you can buy with your assets in retirement.

**EGGS-AMPLE:**  
If a dozen eggs costs **\$5** today, assuming 4% annual inflation, it could cost over **\$8** in a dozen years.

Even a modest inflation rate really affects your retirement spending. The result can be deflating.

### Purchasing Power Beware! \$50K Adjusted for Annual Inflation - 25 Years<sup>2</sup>



### Annuities Help with Guarantees

Annuity payout amounts are guaranteed and not reduced by inflation. Some annuities may even have increasing payout options\* to help you keep up with rising prices and address declining buying power.

\*Note: Once contract is signed, option cannot be added or removed.

<sup>2</sup> www.aarp.org/money/investing/investment\_return\_calculator. Accessed March 2023.

# F Fluctuation Risks

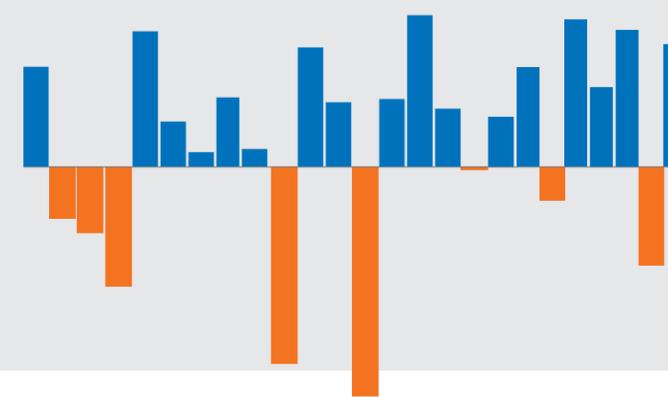
## Live with Less Worry of Market Fluctuations Reducing Your Retirement Assets

The ups and downs of the market can be a financial roller coaster for retirement assets along for the ride.

Declines can be disruptive in your working years. But you continue to work, earn and save. However, market dips may be more daunting near retirement ... when you seek **stability**, not **volatility**, for your nest egg.

The chart below shows the wide ranging results the S&P 500 experienced over recent years. Such fluctuation is a market risk that can affect how long the assets you rely on may last in retirement.

### S&P 500 Annual Results 1999-2023: Volatility Can Affect Retirement Stability



### Annuities Help with Stability

Annuity payouts are guaranteed ... no matter what happens in the market. Plus, fixed annuity account values can never go negative. And that can make you feel positive.

# E Event Risks

## Live with More Confidence Related to Life-Changing Events in Retirement

Death. Disability. Health setbacks. And more. Anything can happen. And it can **change everything**.

Even one major medical event could substantially affect your retirement finances. In fact, a 65-year-old couple's average medical costs are estimated to be as much as **\$315,000**<sup>3</sup> throughout their retirement. And that doesn't even include such added costs such as long-term care, prescriptions, dental services, etc.

Events are inevitable. You can't predict them. But you can plan for them.

### Life Happens... Events Can Disrupt Your Retirement!



### Annuities Help with Income & Access

Annuity payouts can be used to pay any expenses that arise in retirement. Some have provisions that provide account value access for emergencies. They can even be set up to continue payouts to loved ones after death.

<sup>3</sup> Fidelity Viewpoints, "How to plan for rising healthcare costs," Aug. 29, 2022.

# Enjoy the Retirement Ride

## Annuities Help Protect You from LIFE Risks

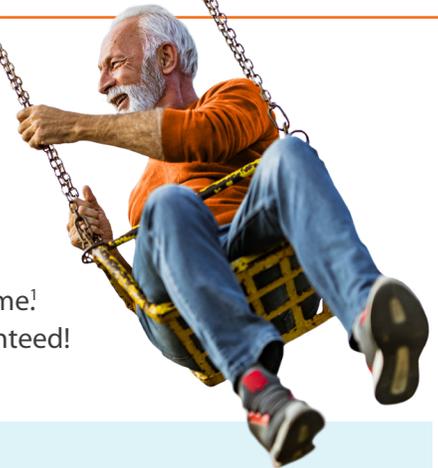
Lifespan risk. Inflation risk. Fluctuation risk. Event risks.

They can all challenge your ability to live your best life in retirement.

Well, **83%** of those surveyed believe a guaranteed monthly income source is "**very or extremely important**" to help them meet those challenges in the future.

Yet only **66%** knew that an annuity is the strategy that can help provide such income!<sup>1</sup>

Now you know. And that can help you enjoy a better life in your retirement. Guaranteed!



**1888**  
Heritage

**HIGH**  
Ratings

### *Lifelong Strength!*

*When considering retirement, you want solutions that last a long time. So consider a company that's been around a long time such as Western & Southern Financial Group. We've supported folks' financial needs since 1888. Our highly rated issuers offer an array of annuities to choose from. Let our strengths be your strength in retirement!*

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

Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life Insurance Company, White Plains, NY, operates. Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states, except AK, ME, NH, NY and RI. 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. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Annuity contracts have terms and limitations for keeping them in force. Please contact a financial representative for complete details. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax, and, if taken before age 59½ may be subject to 10% IRS penalty.

Payment of benefits under the annuity contract is the obligation of the insurance company issuing the annuity. Guarantees are based on issuer claims-paying ability. Products are backed by the full financial strength of the issuing company. Product and feature availability, and benefit provisions vary by state. Contact a financial professional for details and limitations. Interest rates are declared by the issuer at annual effective rates, taking into account daily interest compounding. **Western & Southern member companies and agents do not offer legal or tax advice.** For tax information, see an attorney or tax advisor.

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

© 2024 Western & Southern Financial Group. All rights reserved.