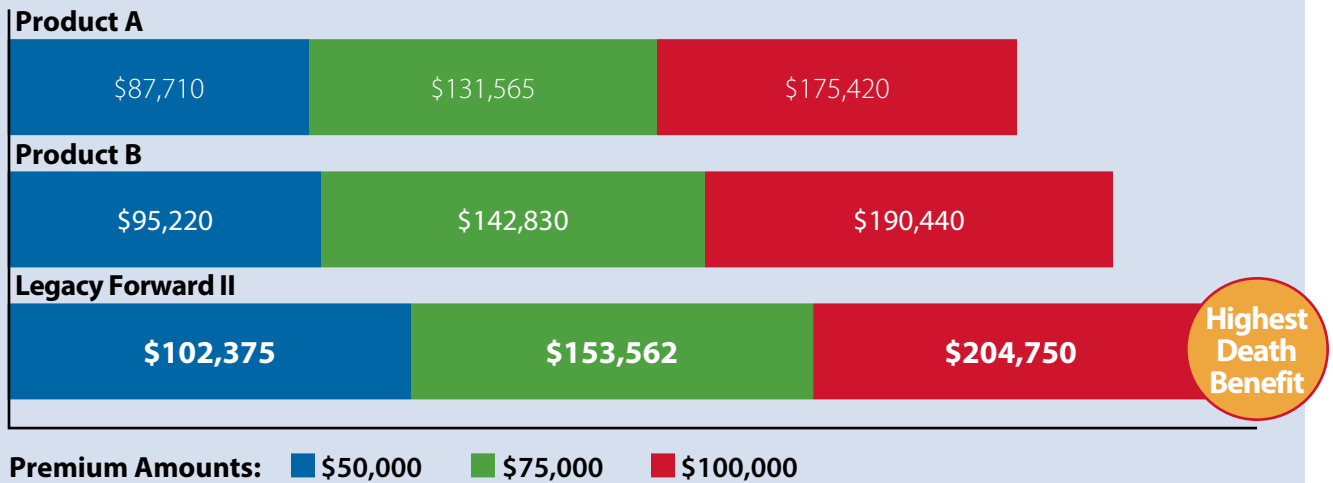


Asset Transfer Life Insurance: Are You Getting the **Highest** Death Benefit?

Guaranteed Death Benefit Amounts for Your Single Premium

Example: 65 year-old woman, non-tobacco user

Legacy Forward® II Single Premium Universal Life vs. Major Competitors



Sample quotes as of 3/12/18 are subject to change. You must qualify for life insurance by submitting an application, answering health questions and medical underwriting and/or prescription review. Application/underwriting procedures and decisions vary by company. Policy acceptance and issue is at the discretion of the insurer. Product A is a single premium interest-sensitive whole life insurance policy. Product B is a single premium universal life insurance policy. Products shown account for three of the top four single premium life insurance issuers reporting sales in banks/financial institutions. The fourth product is not shown because it is a hybrid product not sold primarily for asset transfer. The death benefit is also lower than for the products shown above. Product features and benefits differ between the products depicted. To determine what features and benefits may work for your specific situation, contact your financial professional.

Don't Leave Money on the Table

With Legacy Forward II, your single premium goes farther to get your beneficiary a higher death benefit amount than with similar products on the market. If your primary goal is to pass these assets on to a loved one or charity, why leave money on the table?

High Death Benefit. Strong guarantees. And company strength comes complimentary!
Ask your financial representative for more information about Legacy Forward II.

See the second side for a comparison of the premium amounts you could pay for the same death benefit amounts.

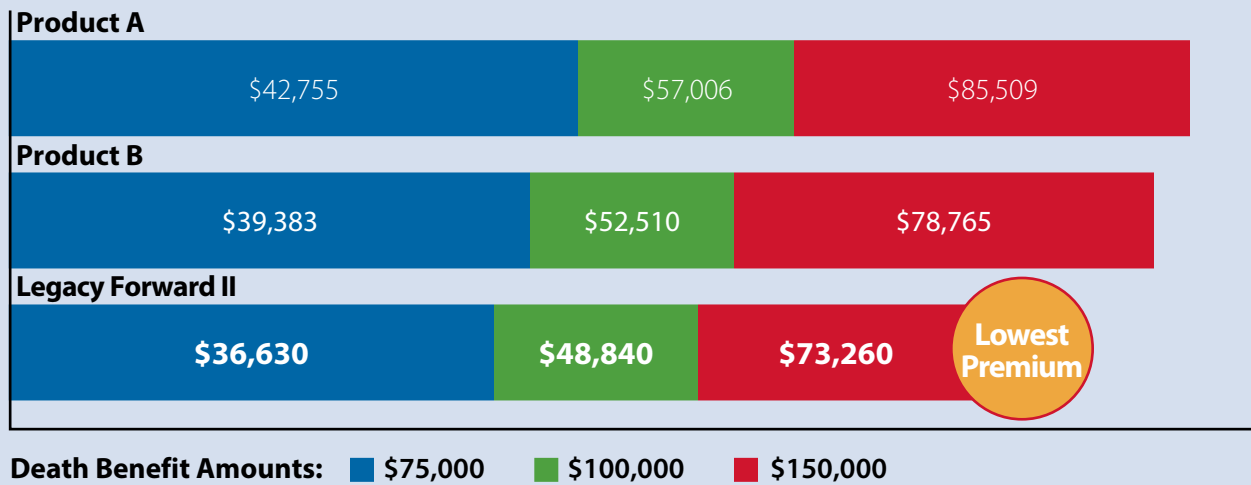
Pay Less Premium for the Same Death Benefit

Asset Transfer Life Insurance: Are You Getting the **Most Value?**

What You Pay in Premium for Various Death Benefits

Example: 65 year-old woman, non-tobacco user

Legacy Forward II Single Premium Universal Life vs. Major Competitors



Sample quotes as of 3/12/18 are subject to change. You must qualify for life insurance by submitting an application, answering health questions and medical underwriting and/or prescription review. Application/underwriting procedures and decisions vary by company. Policy acceptance and issue is at the discretion of the insurer. Product A is a single premium interest-sensitive whole life insurance policy. Product B is a single premium universal life insurance policy. Products shown account for three of the top four single premium life insurance issuers reporting sales in banks/financial institutions. The fourth product is not shown because it is a hybrid product not sold primarily for asset transfer. The premium required for the same death benefit is also costlier than for the products shown above. Product features and benefits differ between the products depicted. To determine what features and benefits may work for your specific situation, contact your financial professional.

Don't Pay More for the Same Death Benefit

You pay less premium up front when approved for Legacy Forward II than for similar asset transfer products. In short, Legacy Forward II lets you pay less now for the guaranteed death benefit amount you want to gift later. That's more money left in your pocket.

Good value. Strong guarantees. And company strength comes complimentary! Ask about Legacy Forward II.

¹ Ratings, current as of 3/12/18, subject to change. Visit www.wsfinancialpartners.com/ratings.

Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Premium rates and underwriting classes may vary by company.

Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states except AK, ME, NH, NY and RI and National Integrity Life Insurance Company, Greenwich, NY, operates in ME, NH, NY and VT. 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.

Policy and rider provisions and availability may vary by state. For complete coverage information, contact your financial representative. Legacy Forward II single premium universal life policy series ICC12 1301-3030 WSA, 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY and rider series ICC12 1301-305 WSA, 1301-305 WSA, ICC12 1301-305 NIL, 1301-305 NIL NY, ICC12 1301-2626 WSA, 1301-2626 WSA, 1301-2626 WSA FL, 1301-2626 NIL NY, ICC12 1301-2626 NIL, ICC10 1010-2622 WSA, 1010-2622 WSA, ICC11 1010-2622 NIL and 1010-2622 NIL NY. Policy not available in AK, CA or DE.

Policy and premium charges will be deducted as described in the policy. A life insurance policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the existing policy must not be a MEC. Western & Southern Financial Group member companies, and their agents, do not offer legal or tax advice. For specific tax information, contact your attorney or tax advisor. Payment of benefits under a life insurance policy is the obligation of, and is guaranteed by, the insurance company issuing the policy. Guarantees are based on the claims paying ability of the insurer.

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