

Critical Illness Plus Insurance — Are You Covered?

Critical Illness Plus insurance from The Western and Southern Life Insurance Company (Western & Southern Life) and National Integrity Life Insurance Company can help fill the financial gaps not covered by traditional disability, health and life insurance.* Each of these insurance coverage types fits a specific need to help you prepare for the unexpected and protect your family's financial security.

Type of Insurance	Critical Illness/Specified Disease	Life Insurance	Health Insurance	Disability Insurance
What does it do?	Fills a gap in financial plan for unforeseen costs or loss of income due to illness	Protects against lost income if you pass away	Pays for all or part of your medical costs	Pays benefits in the event you become incapable of working
When are benefits paid?	After diagnosis of a covered critical illness	At time of death	After the deductible and co-pay requirements are met	After your selected elimination period
Who gets paid benefits?	Owner/policy holder	Named beneficiary(ies)	Healthcare provider(s)	Insured
How are benefits paid?	Lump sum	Lump sum or installments	As remitted	Monthly payments (typically does not replace 100% of income)
How can Critical Illness Plus insurance complement your coverage?		Critical Illness Plus benefits can help pay life insurance premiums if you cannot work	Critical Illness Plus benefits help pay deductibles, co-pays and doctor visits	Critical Illness Plus benefits can help with rehabilitation expenses, replace income during elimination period and help replace lost income during your disability

Critical Illness Plus insurance is not intended to replace other types of insurance, and can help fill a financial gap by complementing insurance you already own. Your financial representative can help assess your coverage needs.

* Critical Illness Plus is the marketing name for specified disease insurance in New York and critical illness insurance in all other states.

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 WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

Critical Illness Plus insurance does not replace the need for health insurance. You must qualify for insurance products.

Critical Illness Plus is a limited benefit health insurance policy issued and guaranteed by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except AK, CT, ME, MA, NH, NY and VT, and National Integrity Life Insurance Company, Greenwich, NY, operating 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.

This Critical Illness Plus insurance policy, as well as available riders if elected, contain exclusions, limitations and terms for keeping it in force. Critical illness/specified disease coverage is not comprehensive health insurance coverage (often referred to as major medical coverage). It does not meet the requirements of minimum essential coverage as defined by federal law. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Limited Benefit Health Insurance policy series 0907-80, 1707-80 NJ and 1603-80 NIL NY.

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