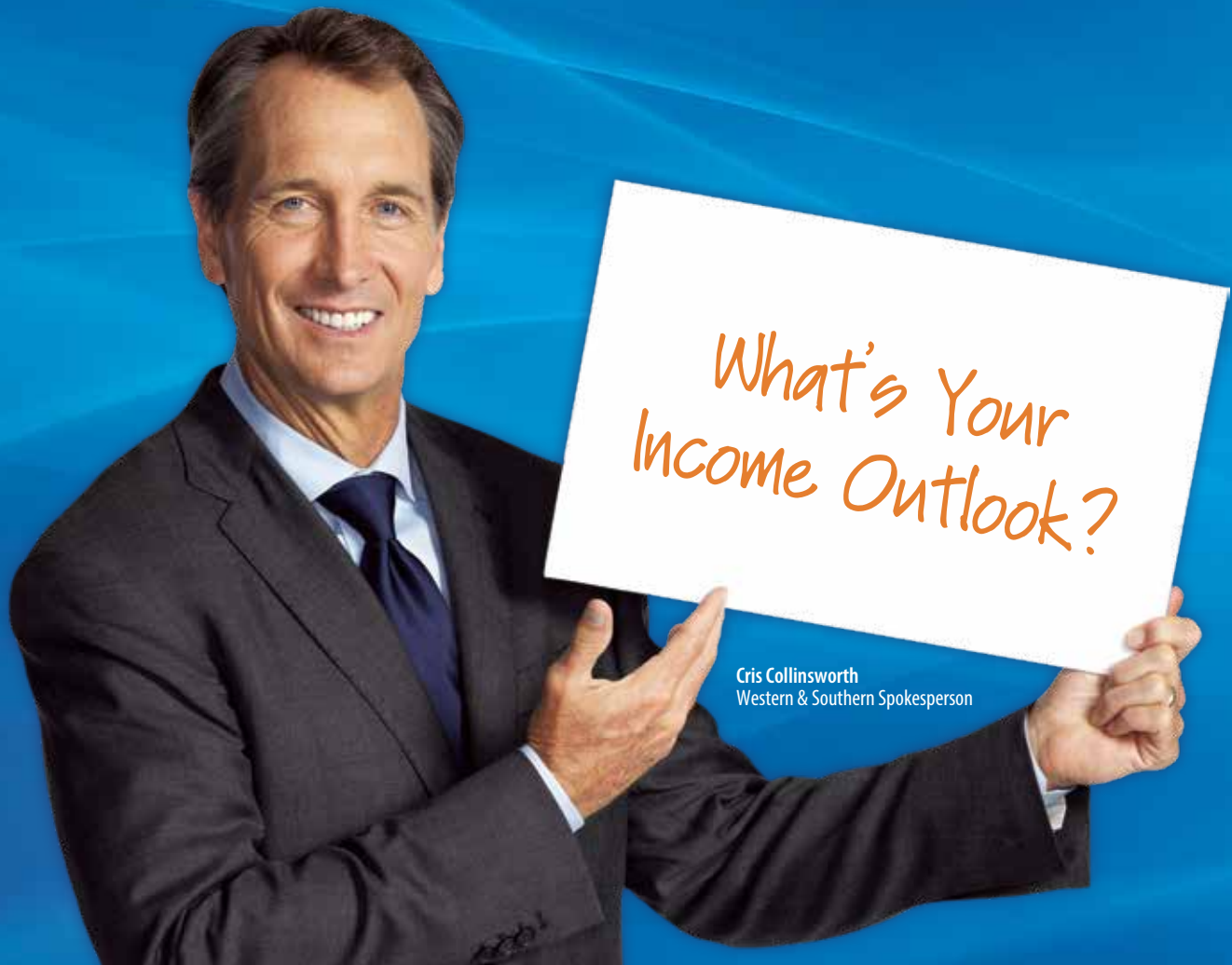


# Income Fact Finder

Check Your Retirement Income Outlook



Cris Collinsworth  
Western & Southern Spokesperson



A member of Western & Southern Financial Group

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

# Compare Your Income **Needs** and Income **Sources**

Let's huddle up on your needs.



Sizing up your retirement readiness can be *simplified*. Just use this fact finder to help evaluate your expected expense **needs** and estimated income **sources**. Compare your needs (*below*) with your sources (*right*) to see where you stand for retirement.

NEEDS: List Your Expected Monthly Income Needs		
Need	Details	Monthly Amount
Housing	Mortgage/Rent/Fees	\$
	Taxes & Insurance	\$
	Utilities	\$
	Home Improvement	\$
	Maintenance & Repair	\$
Food	Groceries	\$
	Dining	\$
Transportation	Loan/Lease Payments	\$
	Taxes & Insurance	\$
	Fuel & Maintenance	\$
	Other	\$
Healthcare	Healthcare Coverage	\$
	Medicare	\$
	Co-pays & Uncovered Expenses	\$
	Drugs & Medical Supplies	\$
Insurance	Life Insurance	\$
	Long-Term Care	\$
Recreation	Entertainment	\$
	Travel	\$
	Hobbies	\$
Personal Care	Clothing	\$
	Products & Services	\$
Gifts	Cash & Presents	\$
	Charitable Donations	\$
Taxes	Income	\$
	Other	\$
<b>Total</b>		\$ A

# Plan for the Retirement Lifestyle You Desire

## SOURCES: List Your Expected Lifetime Income Sources

Source	Guarantor	Monthly Income
Social Security	US Government	\$
Employer-Sponsored Pension Benefits		\$
Other Guaranteed Income		\$
<b>Total</b>		\$ B

## COMPARE: List the Totals of Your Needs (A) and Sources (B)

Category	Total
Primary Monthly Income Needs	\$ A
Guaranteed Monthly Income Sources	\$ B
<b>Surplus or Shortage</b>	+ / -

### What's the Difference?

> If **A** is larger than **B**, you may not have enough lifetime retirement income.

## List Your Investable Holdings

Asset	Source	Value
Savings		\$
CDs & Money Market Accts.		\$
Mutual Funds		\$
Stocks & Bonds		\$
IRAs & Qualified Plans		\$
Business/Property		\$
<b>Total</b>		\$

### Make a Game Plan

Do you need more income to cover your needs? Consider moving some of your assets (left) into a different financial services product. Doing so may help provide more **guaranteed income**.

*Your financial professional has a playbook of products and strategies.*

## Western & Southern: Our Strength. Your Future.

**Financial  
Strength**

**1888  
Heritage**

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](http://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.

*WSFinancialPartners.com*



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Your advisor can help

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