

Income Fact Finder

Check Your Retirement Income Outlook



 **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

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

Retirement Income Fact Finder

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	\$
Total		\$ 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		\$
Total		\$ B

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

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

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		\$
Total		\$

Make a 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**.

Ask your financial professional about products and strategies that can help create your retirement income outcome.

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. 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



Test income success:
IncomeInputs.com
Your financial
professional can help.

Products are issued by Integrity Life Insurance Company, Cincinnati, OH, National Integrity Life Insurance Company, Greenwich, NY or Western-Southern Life Assurance Company, Cincinnati, OH. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. Western-Southern Life Assurance Company operates in DC and all states except NY. 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 companies are members of Western & Southern Financial Group. Product approval, availability and features may vary by state. See your financial professional for details and limitations. Payment of benefits under the contract is the obligation of, and is guaranteed by, the insurance company issuing the product. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity Life, National Integrity Life or Western-Southern Life.

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

© 2017-2023 Western & Southern Financial Group. All rights reserved.