

Income Playbook

Put Your Retirement Income Plan in Action



Know Your
Income Options

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Follow the Route that Helps **Achieve Your Income Game Plan**



Single Premium Immediate Annuity

- › Income payouts begin immediately.
- › Many payout choices, from income for a specific number of years to income that lasts a lifetime.
- › Limited or no future control of assets once purchased.
- › No market effects on the guaranteed payouts.

Variable Annuity with Living Benefit

- › Income opportunity comes from a living benefit.*
- › Growth potential with the acceptance of market risk.
- › Living benefit provides annual opportunity to capture market gains, if any, as of contract anniversary.

Fixed Annuity

- › Income may be elected through annuitization.
- › No market effects on the guaranteed payouts.

Indexed Annuity

- › Income can come from annuitization or a living benefit.*

Variable Annuity with Living Benefit

- › Income opportunity comes from a living benefit.*
- › Growth potential with the acceptance of market risk.
- › Living benefit provides annual opportunity to capture market gains, if any, as of contract anniversary.

Single Premium Life Insurance for asset transfer

- › Assets may be instantly leveraged into more assets.
- › Death benefit may be used to fund an income-oriented strategy (such as shown above) for a beneficiary.
- › You must qualify to purchase.

*Optional rider available at purchase for an added annual charge. Restrictions apply.

There's a strategy for you in our playbook.

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.

More Information for Your Financial Game Plan

This booklet covers a variety of long-term income planning strategies. Regarding a variable annuity, an insurance company accepts contributions from you and guarantees future income to you. You allocate contributions among underlying investment options. Returns are tied to their performance. There are separate account charges and added charges for optional benefits. Withdrawals may be subject to charges and may reduce contract benefits and values. See product and fund prospectuses for full details. And team up with a financial professional to help you achieve your retirement income game plan.

WSFinancialPartners.com

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Western & Southern member companies and agents do not offer legal or tax advice. For tax information, see an attorney or tax advisor. Variable annuities are tax-deferred insurance products. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to charges and taxes, including a 10% IRS penalty tax.

There is no guarantee of the investment performance or safety of variable annuity investment options. Investment return and principal value of an investment in a variable annuity fluctuate, so units, when redeemed, may be worth more or less than their original cost.

Investors should carefully consider investment objectives, risks, charges and expenses of the contract and the underlying investment options. This and other information is contained in the product and the underlying fund prospectuses and, if available, summary prospectuses. For prospectuses, call 800.325.8583 or visit WSFinancialPartners.com. Read prospectuses carefully before investing.

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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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