

Income Playbook

Put Your Retirement Income Plan in Action



 **W&S Financial
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Follow a Path that Helps Achieve Retirement Income

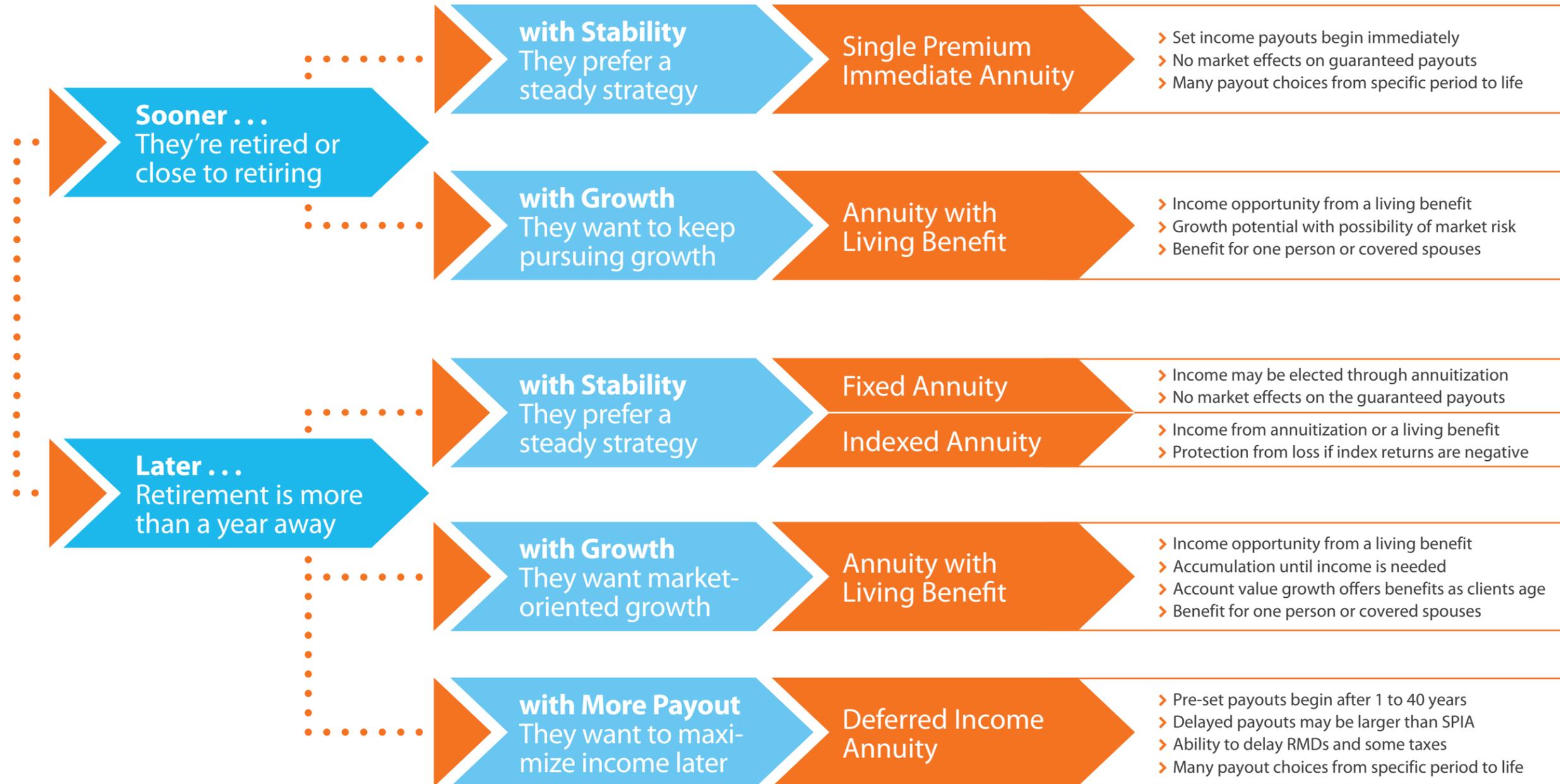
Sooner ... Or Later

Often, it's not "if" your clients want future income ... it's "when." This flow chart shows when a person might want retirement income, what level of stability or growth they may seek, and what product is better designed to provide it.

Product Pointer

Each type of annuity comes with its own set of benefits and limitations. Be sure to consider all details to ensure you're on the path that best addresses your needs.

When Clients Want Income



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.

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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. 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.

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Annuity contracts have terms and limitations for keeping them in force. Please contact a financial representative for complete details. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax, and, if taken before age 59½ may be subject to 10% IRS penalty.

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

Investors should carefully consider the 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. Please read the prospectuses carefully before investing.

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