

# Income Playbook

Put Your Retirement Income Plan in Action



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

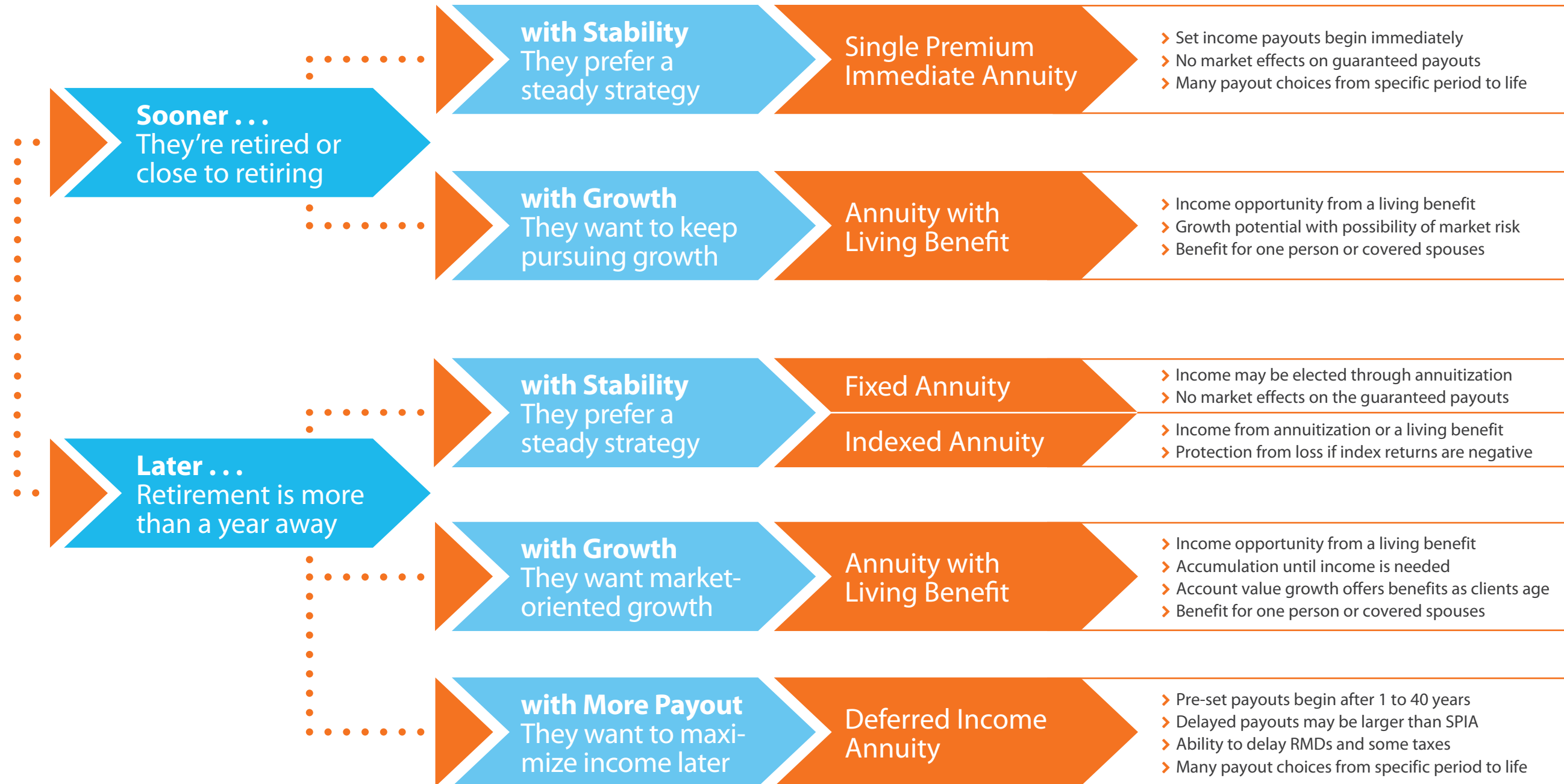
## Sooner ... Or Later

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.

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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.

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