

IncomePoint® Group SPIA

Product Summary



Contract Type	Single premium immediate annuity issued by Western-Southern Life Assurance Company, Cincinnati, OH or National Integrity Life Insurance Company, White Plains, NY.
Key Benefits	<ul style="list-style-type: none"> ➤ Increasing Payout Option (IPO) of 2% or 3% helps preserve buying power over time!¹ ➤ Joint Payout options provide income for you and your spouse. ➤ Cash Refund Payout option answers annuitant desire for principal guarantees. ➤ Top-tier issuer financial strength backs lifetime income and other guarantees.
Availability	➤ Available in DC and all states except OR and WY. Not available in any US territory.
Issue Ages	➤ 60-71 ²
Minimum Contract Size	➤ \$10,000 (or the premium required to purchase a periodic income payout of \$100, whichever is higher).
Maximum Contract Size	<ul style="list-style-type: none"> ➤ Period Certain Only (5, 10, or 15 years): \$2.5 million ➤ Single Lifetime Only: \$1 million ➤ Single Lifetime with Cash Refund: \$2 million ➤ Joint Lifetime Only: \$2 million ➤ Joint Lifetime with Cash Refund: \$2 million <p>Maximum is cumulative, applying to all Western & Southern Financial Group income annuity contracts by the same annuitant.</p>
Premium Type	➤ The elected single premium amount is distributed from your Retirement Plan. Both Roth and Non-Roth funds are accepted ³
Income Payout Frequencies	➤ Monthly via direct deposit.
Income Payout Options	<ul style="list-style-type: none"> ➤ Payouts for life (single life⁴): Provides the highest income payout amount of any of the life options because payouts will continue only while you are alive. ➤ Payouts for two lives (joint and survivor^{4,5}): Lifetime income for as long as you or your spouse are alive. Payouts to the survivor can remain level or be reduced. ➤ Payouts for life or for two lives with cash refund⁵: Lifetime income with a money-back guarantee that at least the premium will be returned. If payouts before death are less than the premium paid, the beneficiary receives the difference in a lump-sum refund. Payouts to the survivor can remain level or be reduced⁵ ➤ Payouts for a period certain (5, 10, or 15 years): A non-lifetime option where payouts will continue for a period of time (5, 10, or 15 years) specified by you. Payouts continue until the end of the specified period, regardless of whether you are alive.
Increasing Payout Option (IPO)¹	<ul style="list-style-type: none"> ➤ Optional benefit provides an annually compounded guaranteed increase in the income payout amount. Increase options are 2% or 3%. Not available for period certain Payout Options or any Payout Option if an Annuitant is under age 60. ➤ Electing this benefit reduces the initial payout amount. ➤ IPO payment amounts increase annually and will at some point, depending on the payout elected and your longevity, exceed those received under an option without the IPO. ➤ If you die before life expectancy, you may receive less total income with an IPO than without one.

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

Why IncomePoint?

An income annuity helps support a comfortable and worry-free retirement. Convert a portion of your Retirement Plan wealth into an income stream and increase your likelihood of covering your basic expenses for as long as you live.

Candidates may include those who:

- Are entering retirement or are already retired.
- Want to convert their Retirement Plan into an income stream.
- Are concerned about outliving their income.
- Value a guaranteed source of income in retirement.
- Want the flexibility to select among various payout options.
- Have other retirement resources invested for growth.
- Want to provide income for a spouse.

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- 1 The option is not tied to any outside index or indicator. Once the contract is issued the option cannot be added or removed, as the income stream is adjusted from the start.
 - 2 Product available below age 59½ if separated from service. Increasing Payout Option not available for Annuitant(s) under age 60. Maximum Spouse/Joint Annuitant age is 85.
 - 3 A separate certificate will be issued for Roth funds, if applicable.
 - 4 When the Annuitant(s) dies, the certificate terminates, and no further payments will be made regardless of the amount received.
 - 5 Offers the Income Reduction Option, which reduces payments to the joint annuitant at the Annuitant's death.

An immediate annuity is permanent. The annuitant has no access to the premium, which converts to a stream of income payouts. There is no cash value, no death benefit and the annuity cannot be surrendered. The contract terms, such as payment amount and frequency, cannot be changed. You should not purchase an immediate annuity if you may need to access any of your premium for living expenses or other purposes.

Western-Southern Life Assurance Company, Cincinnati, OH operates in DC and all states except NY, where National Integrity Life Insurance Company, White Plains, NY operates. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the issuer. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. Withdrawals of taxable amounts from this annuity are subject to ordinary income tax. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Single Premium Immediate Annuity Group Contract series ENT-08 2207 and ENT-08 2207 NY.

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

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