

Increasing the Income Stream with IncomeSource® Series

Consider IncomeSource to Maximize Retirement

Inflation, healthcare costs, market setbacks and longer life spans all may challenge your retirement finances. If your fixed-interest assets don't seem up to the challenge, consider **IncomeSource**, a single premium immediate annuity issued by Integrity Life Insurance Company or National Integrity Life Insurance Company.

For Example: Consider Diane

Diane, age 75, pays income taxes at a 25% marginal rate. She has assets available in several fixed-interest accounts.

Diane's New Plan

- **Move Money:** Reposition \$150,000 from fixed income holdings to buy an **IncomeSource** single premium immediate annuity
- **Receive Payouts:** Count on guaranteed monthly payments for her lifetime
- **Grow Income:** Collect monthly payout **\$404 greater** than what her fixed income portfolio provides
- **Pass on Payouts:** Elect "life with installment refund" payout option so, upon her death, income continues to her beneficiary until payouts total \$150,000



Comparing Diane's Plans

Current Plan		New Plan: \$404 More a Month	
A Portion of Diane's Fixed Income Portfolio		Diane's IncomeSource Annuity	
\$150,000 Fixed-Interest Rate Instrument		\$150,000 Premium ²	
Interest Rate:	4.00% ¹	Payout Period:	Life with installment refund
Marginal Tax Rate:	25% (federal plus state)	Marginal Tax Rate:	25% (federal plus state)
Monthly Payout:	\$375.00 (after-tax)	Monthly Payout:	\$779.96³ (after-tax)

Generate a Guaranteed Income Stream for Life

Create a dependable flow of income that lasts a lifetime by putting a portion of your assets into an **IncomeSource** annuity. Ask your financial professional about this retirement income strategy. The greatest benefit: the added peace of mind possible with a guaranteed lifetime income.

Each version in the IncomeSource Series has a different set of current rates and factors used to determine your periodic income payments. A financial representative may offer only one version.

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.

For more information, contact your financial representative.

- 1 Annual effective interest rate.
- 2 Portfolio amount is reduced by purchase amount of annuity.
- 3 Hypothetical illustration is based on 4/9/24 spot rates and assumes a Life with Installment Refund payout for an age 75 female born 3/17/1949, with \$150,000 premium, monthly payouts, and a one month deferral. Quoted payment will vary based on current interest rates.
- 4 Payouts end at the annuitant's death unless a certain period or installment refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater than the premium paid will depend on how long the annuitant(s) lives. If death occurs after any guaranteed income payouts have been made, no additional payments will be made to the beneficiary.

An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Products are backed by the full financial strength of Integrity or National Integrity Life. Integrity Life, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life, White Plains, NY, operates. 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. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions vary by state. Guarantees subject to the claims-paying ability of the insurance company. See your representative for details. Single Premium Immediate Annuity contract series ICC16 ENT-01 1701, ENT-01 1701 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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