

Help Create Value for Beneficiaries with Legacy Forward® II



Planning to leave a legacy to loved ones? You can instantly increase your future gift with just one payment using Legacy Forward II single premium universal life insurance. The chart shows your beneficiary's leveraged death benefit as a percentage when the policy death benefit is paid at various years.

Example: Female, Age 67, Non-Tobacco User

YEAR	SINGLE PREMIUM	GUARANTEED DEATH BENEFIT	BENEFICIARY GIFT LEVERAGE*
1	\$100,000	\$169,664	69.7%
2	0	\$169,664	30.3%
3	0	\$169,664	19.3%
4	0	\$169,664	14.1%
5	0	\$169,664	11.2%
6	0	\$169,664	9.2%
7	0	\$169,664	7.8%
8	0	\$169,664	6.8%
9	0	\$169,664	6.0%
10	0	\$169,664	5.4%
11	0	\$169,664	4.9%
12	0	\$169,664	4.5%
13	0	\$169,664	4.2%
14	0	\$169,664	3.8%
15	0	\$169,664	3.6%
16	0	\$169,664	3.4%
17	0	\$169,664	3.2%
18	0	\$169,664	3.0%
19	0	\$169,664	2.8%
20	0	\$169,664	2.7%

Sample Life Expectancy Age 86

The Value to your Beneficiary

The beneficiary gift leverage percentages help illustrate how much value the Legacy Forward II death benefit can provide to your beneficiary at certain years. For example, your \$100,000 premium would have to earn 5.4% interest per year annually to match the \$169,664 death benefit of Legacy Forward II after 10 years. It's another way to look at the value of the leveraged death benefit of Legacy Forward II as you plan how best to pass your assets on to loved ones or charity. Death benefit values as of 5/16/22, are subject to change.

Legacy Forward II offers additional benefits:

- > **Death Benefit that is generally federal Income Tax-Free**
- > **100% Money Back Guarantee¹**
- > **Access to funds for some medical needs²**
- > **Simple Application**
- > **Fast Policy Decision**

Life insurance is subject to underwriting review and approval.

See your representative and your policy to learn more about the features and values of Legacy Forward II.

*The percentages shown are the annual interest rate needed for \$100,000 to grow to \$169,664 at certain years. For example, your \$100,000 premium would have had to earn 5.4% interest per year annually to match the \$169,664 death benefit of Legacy Forward II 10 years after purchase.

1 & 2 see reverse.

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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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- 1 Return of premium guarantee is based on the claims-paying ability of the insurer. Once surrendered, the policy terminates, and the premium is refunded minus any withdrawals or policy loans taken. Return of Premium Rider terminates if a policy loan or Accelerated Death Benefit advance is taken.
- 2 Policy loans and withdrawals are subject to terms and limitations, will reduce the death benefit, and will incur interest. Accelerated Death Benefit provides access to part of the death benefit when diagnosed with certain illnesses as defined in the policy rider. Product and rider provisions, availability, definitions, and benefits may vary by state. If elected, interest will accrue on the advance. Payment of Accelerated Death Benefits and any interest, if not repaid, will reduce the Death Benefit and affect the other policy values.

Policy not available in CA and DE.

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Policy and rider provisions and availability may vary by state. Single premium universal life insurance policy series ICC12 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY; Return of Premium rider series: ICC12 1301-305 WSA, ICC12 1301-305 NIL, 1301-305 NIL NY; Chronic Illness Accelerated Death Benefit Rider series: ICC12 1301-2626 WSA, ICC12 1301-2626 NIL and 1301-2626 NIL NY; and Terminal Illness Accelerated Death Benefit Rider series: ICC10 1010-2622 WSA, ICC11 1010-2622 NIL and 1010-2622 NIL NY.

Policy and premium charges will be deducted as described in the policy. The policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the existing policy must not be a MEC. **Western & Southern member companies and their agents do not offer legal or tax advice.** For specific tax information, contact your attorney or tax advisor.

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