Issuer

Legacy Forward II is a single premium universal life insurance policy issued by Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH, or National Integrity Life Insurance Company (National Integrity), Greenwich, NY.

Issue Ages

18 – 80 (Age last birthday)

Money-Back Guarantee

Western & Southern Life and National Integrity guarantee that the cash surrender value is always at least 100% of the premium paid, less partial surrenders. This guarantee is terminated if a policy loan or accelerated death benefit advance is taken.

Guaranteed and Leveraged Death Benefit

The premium amount paid is instantly increased into a larger death benefit amount. Death benefit values are determined by issue age, gender and tobacco status. A financial professional can provide an instant quote.

Getting Started

The minimum premium is $10,000. The maximum premium varies by issue age band:

<table>
<thead>
<tr>
<th>Ages 18-39</th>
<th>Ages 40-49</th>
<th>Ages 50-59</th>
<th>Ages 60-69</th>
<th>Ages 70-80</th>
</tr>
</thead>
<tbody>
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<td>$25,000</td>
<td>$50,000</td>
<td>$100,000</td>
<td>$200,000</td>
<td>$225,000</td>
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- There is no minimum or maximum face amount.
- A short application with health questions must be completed for underwriting review. A policy decision will be delivered in under 5 minutes using the electronic application process.

Tax Efficient Benefits

At the death of the insured, the guaranteed death benefit is paid to the named beneficiary(ies) federal income tax-free. Life insurance proceeds generally bypass probate, a legal process that can be costly and time consuming.

Surrender Charge

The surrender charge is 1% of the premium or partial surrender amount for the first five policy years and 0% thereafter.
Accelerated Death Benefit Rider
Provides an advance of a portion of the death benefit if the insured is diagnosed with terminal illness (less than 12-month life expectancy) or becomes chronically ill. The terminal illness maximum benefit is 60-90% of the death benefit, based on age, gender and tobacco status. The chronic illness maximum benefit is 100% of premium paid less partial withdrawals. The rider can help provide security and access to funds at a difficult time.

Confinement Waiver
The surrender charge is waived if the insured is confined to a long-term care facility or hospital for at least 30 days at the time of a partial or full surrender.

Access and Control
Access to a portion of the policy value is available through policy loans and partial surrenders should a financial need arise:

- **Partial surrenders** cannot be paid back. Minimum partial surrender is $500.
- **Policy loans** are available any time there is sufficient loan value available. Maximum loan rates apply. The rate credited to the loan portion of the accumulation value is 2.00%. Outstanding debt may be repaid at any time while the insured is still living. A policy may lapse if the amount of loans plus interest exceed the cash value. The return of premium guarantee is terminated if a policy loan is taken.

Ask your financial professional about how to turn a one-time payment into a larger, income tax-free gift with Legacy Forward II.

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Policy not available in AK, CA, or DE.

1 Chronic illness benefit available for issue ages 55-80. Chronic illness means the insured has been unable to perform without substantial assistance, at least two of the six Activities of Daily Living (bathing, dressing, toileting, continence, transferring and eating) for a period of at least 90 consecutive days due to a loss of functional capacity, or requires substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment. In CT, the insured also must have been confined for at least six months.

2 Partial surrenders and unpaid loans will reduce the death benefit, and may have tax consequences.

Policies underwritten by Western-Southern Life Assurance Company, Cincinnati, OH, operating in DC and all states except NY, where National Integrity Life Insurance Company, Greenwich, NY operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Policy benefits in some cases are mutually exclusive. Loans, withdrawals and advances will reduce the Death Benefit and Cash Surrender Value and may cause the policy to lapse. The lapse or surrender of a policy with an outstanding loan may result in taxable income.

Living benefits are accessed through an advance of the policy’s death benefit, provided the insured meets eligibility requirements under the applicable rider. An advance is treated as a lien secured by the Death Benefit of the policy and will reduce the Death Benefit payable if not repaid. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary. The lien may be increased if necessary to keep your policy in effect. This rider is added at no additional premium; however, we may charge an additional fee for an advance payment.

Life insurance proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (Chronic Illness only). In NY, the maximum payout amount allowed in a calendar year is equal to the per diem limitation amount. Consult a tax advisor before taking an advance. The taking of rider benefits may affect eligibility for certain public assistance programs and government benefits.

An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit (such as the Accelerated Death Benefit Plus Rider) and long-term care insurance provide very different kinds of benefits.

Payment of Accelerated Death Benefits, if not repaid, will reduce the Death Benefit and affect the available loan amount and other policy values.

Policies and rider provisions and availability may vary by state. For complete coverage information, contact your financial representative. 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 1301-3035 WSA, ICC12 1301-3035 NIL, 1301-3035 NIL NY; Chronic Illness Accelerated Death Benefit Rider series: ICC12 1301-2626 WSA, ICC12 1301-2626 WSA FL 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. Chronic Illness underwriting guidelines will be used to determine eligibility for our various Accelerated Death Benefit Riders.

Policy and premium charges will be deducted as described in the policy. This policy is a Modified Endowment Contract (MEC) for tax purposes. 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. Western & Southern Financial Group member companies, and their agents, do not offer legal or tax advice. For specific tax information, contact your attorney or tax advisor. Payment of benefits under a life insurance policy is the obligation of, and is guaranteed by, the insurance company issuing the policy. Guarantees are based on the claims paying ability of the insurer.