

Create A Legacy, Carry It Forward

You worked hard and saved diligently all these years. Careful planning ensures your assets will carry your legacy forward to create a firm financial foundation for your loved ones.

Legacy Forward, a single premium interest sensitive individual whole life policy issued and guaranteed by Western-Southern Life Assurance Company, Cincinnati, OH, can help that legacy have even greater impact. Instantly.



Just One Premium Payment Can ...

- Make the most of your assets, creating a larger guaranteed death benefit.
- Grow income tax deferred.
- Create a benefit that passes to your beneficiaries generally federal income tax-free.
- Minimize your taxable interest income in retirement.
- Create a gift that usually bypasses probate.

Legacy Forward Basics

- Available in all states except ME, NH, NY and RI
- Simple application, no medical tests
- A few health questions
- Electronic underwriting: quick policy decision in about 5 minutes
- Issue ages: 18–85 (age last birthday)
- Minimum premium: \$10,000
- Maximum premium varies by issue age
- One-year interest rate guarantee
- Return of Premium guarantee (less loans and partial surrenders) if policy is surrendered¹
- Guaranteed death benefit and cash value
- Policy loan and partial surrender available¹
- Accelerated Death Benefit provides access to part of death benefit with Terminal Illness or Chronic Illness diagnosis²
- Waiver of surrender charge if you are confined to a long-term care facility or hospital for at least 30 days at the time of partial or full surrender (DE only)²
- Standard non-tobacco and standard tobacco underwriting classes
- Seven-year declining surrender charge on partial withdrawals³

¹ Policy loans and partial surrenders reduce death benefit. Return of Premium Rider terminates if a policy loan or Accelerated Death Benefit is taken. If the policy is surrendered before a loan is repaid, the unpaid amount of the loan plus any outstanding interest is deducted from the cash value.

² The Accelerated Death Benefit Rider and Confinement Waiver are not available in CA. In all other states, the Accelerated Death Benefit Rider is not available for ages 81–85. Terminal Illness means life expectancy of 12 months or less. Chronic Illness (issue ages 55–80) means the insured has not been able to perform at least two Activities of Daily Living without substantial assistance for at least 90 consecutive days or requires substantial supervision due to severe cognitive impairment. Advances made under the rider will be secured by a lien on the death benefit payable under the policy.

³ Surrender charge is 8% in policy years 1–3, 7% in year 4, 6% in year 5, 4% in year 6, 2% in year 7 and 0% thereafter.

**INVESTMENT
AND INSURANCE
PRODUCTS ARE:**

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Issuer: Western-Southern Life Assurance Company

How to Create a Larger Legacy ... Instantly



**Age 67, Non-Smoker
\$100,000 in Assets Not Needed for Income**

Sample Situation

- Wants to maximize the amount she can pass to her two sons
- Wants to minimize tax implications to sons
- Wants guaranteed tax-deferred growth
- Wants access to her funds in an emergency

The Solution: Legacy Forward

- Legacy Forward instantly increases the value of her gift.
- A \$100,000 premium becomes a \$195,986 guaranteed death benefit¹
- When she passes away, her sons will receive a guaranteed death benefit of \$195,986 generally free from federal income taxes, and can bypass the hassle and delay of probate.
- If she needs emergency funds, she can:
 - Access her money through a partial surrender or policy loan²
 - Take advantage of the Accelerated Death Benefit³ which allows a partial benefit for Terminal Illness or Chronic Illness (Not available in CA)



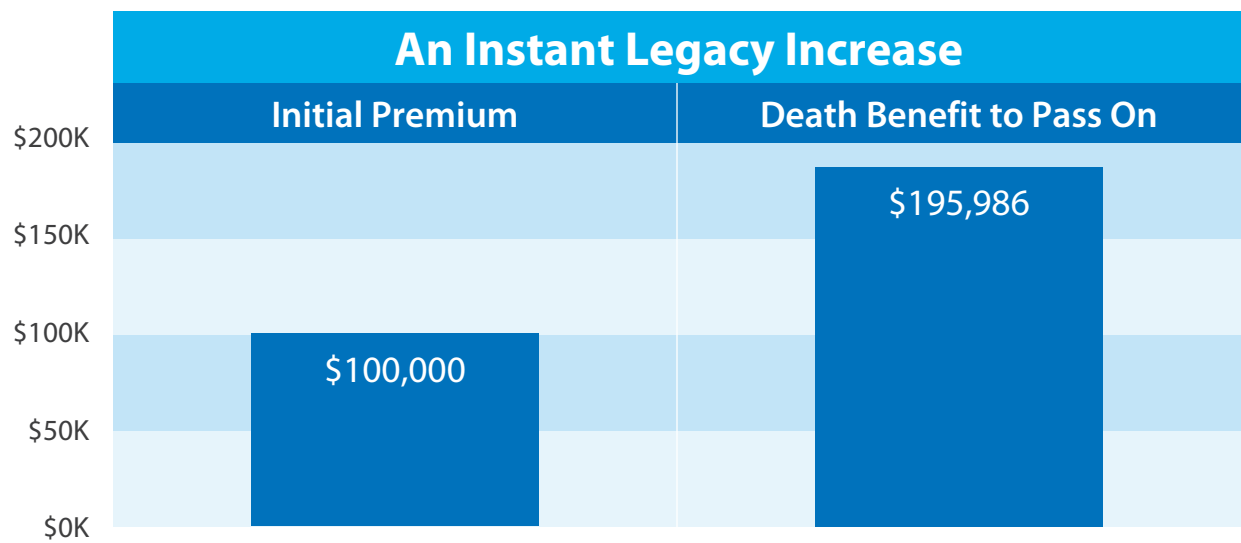
¹ Assumes underwriting approval and illustration as of 5/1/25, subject to change.

² 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. Keep in mind, cash value may take years to accumulate, unless a large premium is paid up front. The lapse or surrender of a policy with an outstanding loan may result in taxable income.

³ No charge for benefit prior to when it is exercised; we reserve the right to charge a fee up to \$75 when exercised.

Create a Larger Legacy

This customer made a single premium payment then left the policy untouched. Her money instantly increased in the form of a death benefit she can leave to her sons generally income tax free.



You too may be able to turn your legacy into a larger gift.

Carry Your Legacy Forward

Legacy Forward is a quick and simple way to combine tax-deferred living benefits with a generally income tax-free death benefit to maximize legacy value.

Your financial representative can help you determine if Legacy Forward may be a good fit for your legacy gifting plans.

Commitment with Confidence

You will likely own your life insurance policy for your lifetime. Put your confidence in a company that will be there to honor the financial promises made to you and your loved ones.

Legacy Forward’s guarantees are backed by the financial strength and claims-paying ability of a company with high ratings for financial stability and operating performance as rated by independent insurance rating agencies. Ratings do not apply to the safety or performance of any specific insurance product. See our ratings at WSFinancialPartners.com/ratings.

Western & Southern: Our Strength. Your Future.



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.

WSFinancialPartners.com

Policy available all states except ME, NH, NY and RI.

Policies issued by Western-Southern Life Assurance Company, Cincinnati, OH, operating in DC and all states except NY. 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 are members of Western & Southern Financial Group.

This policy may not mature if indebtedness exceeds current cash value. 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 Financial Group member companies, and its agents, do not give legal or tax advice. Any discussion of federal taxes in this literature is not intended to be complete or to cover all situations. The comments are general in nature and should not be considered tax advice. You should consult an attorney or tax advisor for more complete information.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by Western-Southern Life Assurance Company (Western & Southern Life). Guarantees are based on the claims-paying ability of, and products are backed by the full financial strength of Western & Southern Life.

Policy and rider provisions and availability may vary by state. For complete coverage information, contact your financial representative. Single Premium Interest Sensitive Whole Life Policy series 1010-3030 and 1010-3030 CA and rider series 1010-305 WSA and 1301-2626 WSA.

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

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