

Turn \$50,000 into \$100,345*

Find out how to leave a *larger* legacy in about **5 minutes.**



Legacy Forward® II for
Tax-efficient Asset Transfer



Western & Southern
Financial Group

Western & Southern Financial Group's (parent company) heritage dates back to the founding of Western and Southern Life Insurance Company in 1888.

*Subject to standard underwriting approval. Income tax-free death benefit value of \$100,345 is based on a 63-year-old, non-smoking female with a \$50,000 premium payment, as of 2/17/20. See your financial representative for complete coverage information.

Legacy Forward II is a single premium universal life insurance policy issued and guaranteed 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 and rider provisions and availability may vary by state. Surrender charges may apply.

Policy and premium charges will be deducted as detailed 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 Financial Group member companies and its agents do not offer tax advice. Please consult a tax advisor or attorney. Single premium universal life insurance policy series ICC12 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL 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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