LifeSource®

Safeguard a Larger Legacy for Your Loved Ones

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

W&S Financial Group Distributors

A member of Western & Southern Financial Group

Issuer: Western-Southern Life Assurance Company

Create a Certain Source for a Larger Legacy

You worked hard and saved diligently all these years. Now with **LifeSource®** — a 10-pay level premium whole life insurance policy from Western-Southern Life Assurance Company (Western & Southern Life) – safeguard a larger legacy for those who matter most.

Permanent Protection

Permanent protection is just that. You're covered for the rest of your life.[1] This coverage instantly provides your beneficiary with a death benefit that's generally tax-free income.

Secured over 10 Years

Guaranteed level premiums are payable only for 10 years. At that point your policy is "paid up." And those premiums can be paid monthly, quarterly, semi-annually or annually – however works best for you.

The Whole Life Difference

Whole life insurance combines guaranteed **death benefit protection,** guaranteed **cash value accumulation** and guaranteed **level premiums.** Plus, distinct advantages help form a powerful financial resource, ones such as:

- Generally income tax-free death benefit to a beneficiary.
- Tax-deferred cash value growth.
- Access to policy loans for use of the cash value during your lifetime.[2]

LifeSource is designed for individuals seeking limited level premiums with cash value growth and death benefit protection that never ends. While you pay premiums for 10 years, the death benefit is guaranteed for your lifetime.

Does This Describe You?

- **You want to help minimize long-term commitments?** LifeSource is a limited pay solution if you prefer a set payment term over life-long premiums.
- **You prefer premium certainty?** LifeSource has guaranteed fixed premiums, so you won't have to worry about your policy costs increasing.
- **You wish to preserve access if needed?** LifeSource is designed to build cash value over time on a tax-deferred basis, cash value that may be used during your lifetime.
- **You want to help maximize estate planning benefits?** LifeSource's death benefit, generally received tax-free, makes it a valuable tool for leveraging wealth and passing it forward.

1 Subject to timely payment of premiums.
2 Loans will accrue interest. Loans may generate an income tax liability, reduce account value and the death benefit and may cause the policy to lapse. The policy may be issued as a modified endowment contract (MEC) for tax purposes.

Advantages of LifeSource

Quick, Simple Process

- Simple application; no medical tests
- A few health questions to answer
- Automated underwriting; quick policy decision in minutes

Benefits & Guarantees

- Instantly leverages your premium payments into a higher guaranteed lifetime death benefit amount (subject to policy approval)
- Protection is paid up after 10 level annual premium payments
- Designed to build cash value over time; cash value accumulates tax-deferred and is guaranteed never to decrease[1]
- Provided premiums are paid and policy loans don't exceed the total cash value, your coverage can't be terminated
- Death benefit typically bypasses probate and generally passes to your beneficiary free of federal income tax
- Backed by the full financial strength of Western-Southern Life Assurance Company[2]

Access to Your Money

- Flexibility of policy loans, available if needed[3]
- Terminal Illness and Chronic Illness benefits – access provided to part of your policy's death benefit at no additional premium if you get sick – with the included Accelerated Death Benefit Rider[4] (see details on page 6)

The Basics

- Issue ages: 60-80
- Minimum death benefit: $1,000
- Maximum annual premium:
  - $20,000 ages 60-69
  - $25,000 age 70-80

1 Except for policy loans and advances.
2 Company ratings, current as of 7/1/26, subject to change. Check current ratings at wsfinancialpartners.com/ratings.
3 Advances and unpaid loans will reduce the death benefit and may have tax consequences.
4 Payment of Accelerated Death Benefits, if not repaid, will reduce the death benefit and affect the available loan amount and other policy values. Terminal illness means diagnosis of less than 12-month life expectancy. 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. If elected, interest will accrue on the advance, and advances and interest will deduct from the death benefit. An administrative charge may be assessed to process a claim.

Protect Your Legacy Instantly . . . with Periodic Payments

For Example
Female, Nonsmoker, Age 67
$100 a Month in Assets Unneeded for Income

Her Goals

- To create a legacy she can pass to her two children
- To minimize tax implications to those children
- To secure guaranteed tax-deferred growth
- To maintain access to her funds in an emergency

Her Solution: LifeSource

- LifeSource instantly increases the value of her gift.
- A $100 monthly payment provides a $18,694 guaranteed death benefit.[1]
- When she passes away, her children will receive a guaranteed death benefit of $18,694 generally free from federal income taxes, one which typically bypasses the difficulty and delay of probate.
- If she needs emergency funds, she can:
  - Access her available cash value through a policy loan[2]
  - Take advantage of the Accelerated Death Benefit[3] which provides a partial benefit for Terminal Illness or Chronic Illness

1 Assumes underwriting approval and illustration as of 6/5/26, subject to change. Hypothetical example for illustration only. Actual results will vary.
2 Policy Benefits in some cases are mutually exclusive. Loans 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.

Protect Your Legacy Instantly … Using a SPIA

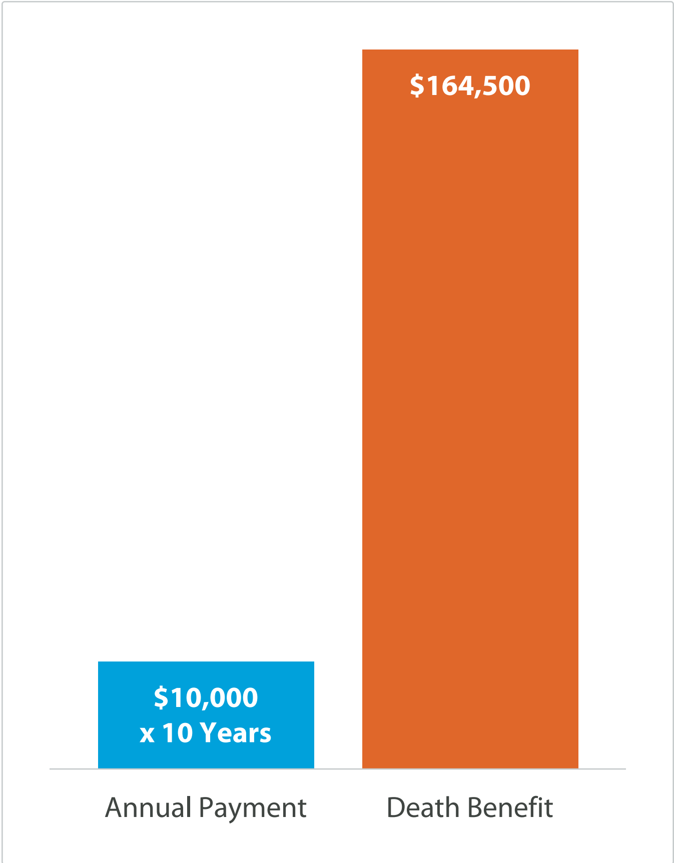
For Example
Female, Nonsmoker, Age 67
$100,000 in Assets Unneeded for Income

Her Goals

- To create a legacy she can pass to her two children
- To minimize tax implications to those children
- To secure guaranteed tax-deferred growth
- To maintain access to her funds in an emergency

Her Solution: LifeSource

- LifeSource instantly increases the value of her gift.
- A $10,000 annual payment from a single premium immediate annuity (SPIA) with a 10-year certain payout provides a $164,500 guaranteed death benefit.[1,2,3]
- When she passes away, her children will receive a guaranteed death benefit of $164,500 generally free from federal income taxes, one which typically bypasses the difficulty and delay of probate.
- If she needs emergency funds, she can:
  - Access her cash value through a policy loan[4]
  - Take advantage of the Accelerated Death Benefit[5] which provides a partial benefit for Terminal Illness or Chronic Illness



1 Assumes underwriting approval and illustration as of 6/5/26, subject to change. Hypothetical example for illustration only. Actual results will vary.
2 An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and can't be surrendered. Terms such as the payout amounts, timing and rates cannot be changed, unless commutation elected. Payouts end at annuitant death unless certain period or installment refund option elected. Life contingent payout may be less or more than premium paid based on length of annuitant(s) life. Life and Temporary life payouts provide no benefit on or after the death of the annuitant(s). Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax and, if taken before age 59½, may be subject to a 10% IRS penalty. Payment of benefits is the obligation of, and is guaranteed by the insurance company issuing the life insurance policy or annuity contract. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of the issuing insurance company. Product and feature availability, as well as benefit provisions, vary by state.
3 The SPIA and the life insurance policy are separate and independent products. The purchase of one doesn't require the purchase of the other. Although annuity payouts may be used to fund life insurance premiums, clients may elect at any time to receive annuity payouts directly and/or change the premium payment method for the life insurance policy. The annuity and life insurance policy are governed by separate contracts, terms and conditions. Changes to one don't automatically modify or terminate the other.
4 Policy Benefits in some cases are mutually exclusive. Loans 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.
5 No charge for benefit prior to when it is exercised; we reserve the right to charge a fee up to $75 when exercised.

Select Benefits in Detail

The Power of Living Benefits

An Accelerated Death Benefit, included for no additional premium, provides a measure of security at a difficult time. Early access to your policy benefits provides funds to help improve your quality of life if you become terminally or chronically ill as defined in the rider. You may use the funds for any purpose, and in many instances, benefits are tax free.[1,2]

Terminal illness means an insured's diagnosis of life expectancy of 12 months or less. At diagnosis of terminal illness, many people need to pay for medical care or pay final expenses, such as burial and funeral costs.

The maximum **terminal illness benefit** is the policy's cash value *plus* either $250,000 or 60% of the difference between the policy's death benefit and its loan value (whichever is less).

Chronic illness means an insured's inability 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 an insured's need for substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment.

The maximum **chronic illness benefit** is either $250,000 or 100% of the policy's premium paid (whichever is less).

With LifeSource, if you use the chronic illness benefit and later are diagnosed with a terminal illness, you may have access to a portion of your policy's remaining death benefit. These withdrawals are treated as a lien on the death benefit. Interest is calculated and deducted from the amount you request. The death benefit, cash value and available policy loan will be reduced by the amount of the outstanding lien, including interest. There may be no remaining death benefit when you pass away.

Policy Loan Availability

During your lifetime, the cash value can be accessed as a policy loan[3] to help fund a major purchase, supplement your retirement income or simply provide in time of emergency or special need. Accessing your cash value will, however, reduce your death benefit.

1 We recommend you contact your tax advisor when making decisions about electing to receive benefits from any accelerated benefit product, as the owner may incur a tax obligation.
2 The minimum Accelerated Death Benefit advance is $1,000. The advance will be reduced to repay any outstanding policy loan. Advances will be secured by a lien on the policy's death benefit. While you have taken an advance, you may either pay the premium out of pocket or use the lien against the policy to cover the required premium. Using the lien will decrease the death benefit.
3 This allows you to take a policy loan, provided sufficient loan value is available. Maximum loan rates apply. The loan is fully collateralized by your policy's death benefit. Interest is charged and can be repaid at any time while you're living. A policy may lapse if the loan amount outstanding goes unpaid.

Your Next Step

Talk to Your Financial Representative about LifeSource

Discuss whether LifeSource may be appropriate for you and your financial goals. Consider your age, financial situation, funding method and insurance and income needs.

Ready for permanent financial protection designed for ease and tax-efficiency?

Consider LifeSource.

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.

WSFinancialPartners.com

Not available in California.

Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH, operates 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. Both are members of Western & Southern Financial Group.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by Western & Southern Life. Guarantees are based on the claims-paying ability of Western & Southern Life. Products are backed by the full financial strength of Western & Southern Life. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations.

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 lien may be increased in necessary to keep your policy in effect. This rider is added at no additional premium; however, we may charge a fee of up to $250.00 for an advance payment. The accelerated death benefit will terminate with the policy.

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 (26 U.S.C. Sec. 101(g)). There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where total payments exceed the per diem limitation under the Internal Revenue Code. Consult your tax advisor before taking an advance.

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. Consult your tax advisor before taking an advance. 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.

In addition to our life underwriting rules, chronic illness underwriting will be used to determine eligibility for our various accelerated death benefit riders. Ask your financial professional for more information about our accelerated death benefit riders.

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.

Neither Western & Southern Financial Group, Inc. nor its member companies provide legal or tax advice. The information provided is general and educational in nature and should not be relied upon as legal or tax advice. Tax laws are complex and subject to change. No guarantees, representations or warranties are made regarding the accuracy or completeness of this information, and no liability is assumed for its use. Clients are advised to consult an attorney or tax professional regarding their specific situation.

Cash value may take years to accumulate, unless a large premium is paid up front. Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the Account Value and the Death Benefit and may cause the policy to lapse. The policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event.

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. Depending on the timing and amount of premium payments, results vary for non-guaranteed versus guaranteed values.

Whole life insurance policy series ICC25 2505-4006 WSA, 2505-4006 WSA, and 2505-4006 WSA FL. Accelerated Death Benefit Rider ICC25 2505-2626 WSA, 2505-2626 WSA, 2505-2626 WSA FL.

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