LifeSource® Whole Life Insurance
At a Glance

W&S Financial Group Distributors
A member of Western & Southern Financial Group

Issuer

LifeSource is a 10-pay level premium whole life policy issued by Western-Southern Life Assurance Company (Western & Southern Life).

Issue Ages

60-80

Funding

The policy requires premium payments for 10 years. After 10 years, permanent protection is fully paid up and the policy provides the full stated face amount of protection with no further out-of-pocket payments. Payments can be made annually or up to as often as monthly.

Maximum Annual Premium Payment	
Ages 60-69	**Age 70-80**
$20,000	$25,000

Guaranteed Cash Value

The policy builds guaranteed cash value over time, provided premiums are paid as scheduled. The cash value will be paid to you if you voluntarily and permanently terminate the policy.

Guaranteed Death Benefit

The policy provides a death benefit that remains in force as long as premiums are paid timely. The minimum death benefit is $1,000.

Immediate Cost Quote

A financial professional can provide an instant quote detailing the relationship over time between the policy's annual premium, death benefit and cash value.

Tax-Efficient Benefits[1]

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

Issuer: Western-Southern Life Assurance Company

A Measure of Added Protection: Accelerated Death Benefit

Provides an advance of a portion of the policy's death benefit if the insured is diagnosed with terminal illness (less than 12-month life expectancy) or becomes chronically ill.[2] This benefit provides some security and access to funds at a difficult time.

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). The maximum **chronic illness benefit** is either $250,000 or 100% of the policy's premium paid (whichever is less).[3]

A Measure of Added Control: Policy Loan Access

Allows a policy loan provided sufficient loan value is available. Maximum loan rates apply. The loan is fully collateralized by the policy's death benefit. Policy loans are charged interest and can be repaid at any time while the insured is still living. A policy may lapse if the loan amount outstanding goes unpaid.

Ready for permanent financial protection designed for ease and tax-efficiency?
Ask your financial representative about LifeSource.

WSFinancialPartners.com

Not available in California.

---

1 Assumes policy is not a modified endowment contract, withdrawals do not exceed basis, and policy does not lapse.
2 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.
3 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.

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, Inc.

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.

Western & Southern Life does not provide tax or legal advice. Please contact your tax or legal advisor regarding your 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.