

Products **Built** for Times Like These

*When times are tough, you need financial products that work in today's world. Western & Southern Financial Group's family of companies offers a wide variety of **insurance** and **retirement** strategies to help. Look to them for features and benefits you can count on ...*



RATE ASSURANCE

You can **lock in** interest rates on many annuities. This ensures that you secure the return you expect.



INCOME CONFIDENCE

You can receive a stream of income for **life** — or for two lives — with an annuity. Lifetime income is a benefit you can't outlive.



TERM CERTAINTY

You can select the **time period** of your choice for rate locks and payout schedules in many annuities. It can be long or short to address your needs.



GUARANTEED PROTECTION

You can help protect loved ones with a guaranteed death benefit. Your life and annuity proceeds help safeguard your **beneficiaries**.

Make Our Strengths Your Strength

In changing economic times, you can be confident in our company's heritage of stability.

Let our strengths be your strength ... now ... and in the future.

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

Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states, except NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states, except NY. 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. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of the issuer. Western & Southern member companies and their agents do not offer legal or tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state.

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