

## PRE-RETIREMENT

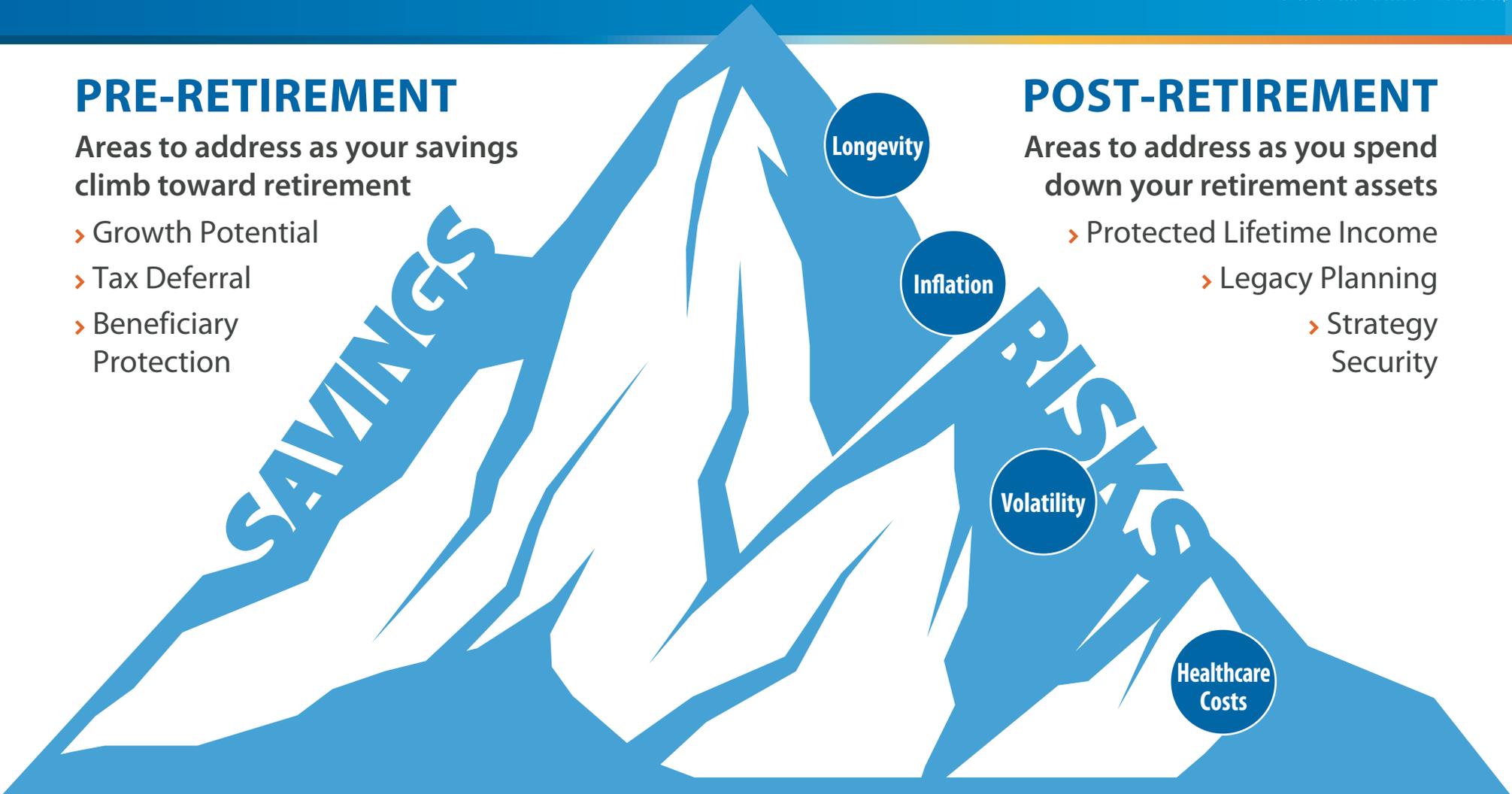
Areas to address as your savings climb toward retirement

- › Growth Potential
- › Tax Deferral
- › Beneficiary Protection

## POST-RETIREMENT

Areas to address as you spend down your retirement assets

- › Protected Lifetime Income
- › Legacy Planning
- › Strategy Security



## Help Protect What Goes Up So Your Income can Last for the Rest of Your Life!

Retirement planning is like two sides of a mountain. You climb up toward your **goal** using asset-building tools. Reaching the peak is **not** the end of the **journey**. As you use assets in retirement, it's key to protect against risks like longevity, volatility and more. An annuity can help. It offers **guaranteed lifetime income** no matter what. Let's talk about ways to help ensure your hike down the retirement mountain is more **secure**.

## 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](https://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](https://WSFinancialPartners.com)*

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