

Sequence of Returns Can **Make or Break** Your Retirement

How long might your retirement income last? Many variables may affect it. One to consider is **sequence of returns**. Basically, when you start withdrawals, portfolio performance can impact your income stream ... **positively or negatively**.



Early Positive Returns ... Your Retirement Money May Last

*If you start portfolio withdrawals in an **up** market,
your money may last as long as you need it.*

Early Negative Returns ... Your Money May Run Out Early

*If you start portfolio withdrawals in a **down** market,
your money may not last as long as needed.*



How Do You Know Which Way the Market Will Go? You Don't! But You Can Help Guard Against Negative Results.

America has experienced a range of market directions over the years. Each with varying results on assets used for retirement income. For example:

- 1966 to 1982 | Bear Market:** If you started taking withdrawals during this period of generally *declining* market values, the performance may have depleted the assets providing your retirement income.
- 1982 to 2000 | Bull Market:** If you started taking withdrawals during this period of generally *increasing* market values, the returns may have helped extend the availability of your retirement income.
- 2000 to 2010 | Lost Decade:** If you started taking withdrawals during this period of generally *stagnant* market values, the static results may have made it challenging for your retirement income to last.

Whichever way markets go, **guaranteed retirement income for life** is always available in an annuity. Just putting a portion of your assets into such a strategy helps protect you from running out of money by providing a steady, sustained stream of payouts for as long as you live.

Your sequence of returns can change tomorrow. Ask how an annuity can help today.

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.



Fortune.com/Fortune500/2022

WSFinancialPartners.com

Performance data quoted represents past performance, which is no guarantee of future results. Actual individual experience will vary.

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A.M. Best: A+ (Superior) – Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).

Comdex Ranking, current as of July 2022, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings are current as of July 2022 and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

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

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