

## What Can an Annuity Do for You?

### Provide Income Confidence

Annuity ownership links to retiree confidence. **Nearly 3 in 4** annuity owners believe their savings and sources of income will last their lifetime.



Source: ALI Cannex Protected Retirement Income and Planning (PRIP) Report, September 2022.

### Ease Spending Uncertainty

Fewer than **half** of retirees plan to spend all or a significant portion of financial assets in retirement. Predictable annuity payouts create comfort to spend.



Source: Bearden, Bridget, "2022 Spending in Retirement Survey: Understanding the Pandemic's Impact," EBRI Issue Brief, no. 572 (EBRI, Oct. 6, 2022).

### Answer Retirement Aims

What financial priorities do retirees say they value?



Annuities offer **steady** and **protected** income for life.

Source: 2023 Retirement Confidence Survey, EBRI and Greenwald Research.

### Address 3 Key Risks

- 1 Lifespan Risk:** Risk of outliving savings.
- 2 Inflation Risk:** Risk of reduced purchasing power in the future.
- 3 Timing Risk:** Risk of taking portfolio withdrawals when markets are down.

## Income for Now ... for Later ... for Others

**Annuity solutions are as unique as you.** Need to fund retirement in 10-15 years? Bridge an income gap to delay Social Security? Be sure guaranteed income is waiting at age 85? Provide income for spouses, children, grandchildren? *Whatever it is, there's an annuity for that.*

## Western & Southern: Our Strength. Your Future.

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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://www.wsfina.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.

*Contact your financial representative to discuss how an annuity might benefit you.*

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement.

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. Annuity products are backed by the full financial strength of Western-Southern Life Assurance Company, Cincinnati, OH, or Integrity Life Insurance Company, Cincinnati, OH, National Integrity Life Insurance Company, Greenwich, NY operates. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Annuity contracts contain certain holding periods, limitations, withdrawal charges, exclusions, termination provisions and terms for keeping them in force.

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