

What Can an Annuity Do for You?

Help **Provide** Income Confidence

Annuity ownership links to retiree confidence. **Nearly all (97%)** of annuity owners say their annuities help them worry less about running out of money in retirement.



Source: "Annuity Owners Value Benefits of Lifetime Income," BlackRock Retirement Perspectives, October 2024.

Help **Ease** Spending Uncertainty

Predictable payouts from annuities can create comfort to spend. Retirees spend about **80%** of their lifetime income on average versus approximately **half** of available savings and income sources.



Source: Blanchett, David, and Finke, Michael, "Retirees Spend Lifetime Income, Not Savings," Alliance for Lifetime Income Research, April 2025.

Help **Enhance** Financial Security

Annuity owners say their annuities:

88%

help ease
worries about
the possibility of stock
market declines

84%

make them less
vulnerable to financial
fraud or poor financial
decisions later in life

Source: "Annuity Owners Value Benefits of Lifetime Income," BlackRock Retirement Perspectives, October 2024.

Help **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.

Annuities can help provide **predictable** and **protectable** income for life.

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? *For nearly any income need, there's an annuity for that.*

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.

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, Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, White Plains, NY. 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.

Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Consult your financial professional for product details and limitations.

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

© 2022-2025 Western & Southern Financial Group. All rights reserved.