



## Two Innovative Worksite Voluntary Products. One Fortress-Like Provider.

Western & Southern is entering the worksite marketing world. Look for two new life insurance products soon.

## Optimize Income. Optimize Protection.



### Term Life Insurance

- › Simple, digital end-to-end process powered by Afficiency<sup>1</sup>
- › Real-time underwriting (no offline processing/medical exams)
- › Employee chooses benefit amount to replace (up to limit)
- › Provides guaranteed monthly income to beneficiaries via a death benefit for remainder of policy term (unlike traditional term lump sum)
- › Easy enrollment and fully portable
- › Coverage to age 65
- › Individual underwriting offers healthy clients the potential for less expensive coverage than equivalent group term

Income



### Whole Life Insurance

- › Simple, digital end-to-end process powered by Afficiency
- › Real-time underwriting (no offline processing/medical exams)
- › Employee chooses benefit amount (up to limit)
- › Provides guaranteed lump sum payable upon insured's death
- › Easy enrollment and fully portable
- › Pay to age 100; coverage to age 121
- › Individual underwriting offers healthy clients the potential for less expensive coverage than equivalent group whole life

Protection

# Optimize Your Providers



Western & Southern and its family of insurance companies are built on the strength of these important pillars.

**A+**  
A.M. Best  
Rating

**STRONG RATINGS**

- A+** AM BEST (Superior)  
2nd highest of 13 ratings
- AA-** S&P (Very Strong)  
4th highest of 21 ratings
- Aa3** MOODY'S (Excellent)  
4th highest of 21 ratings

**COMDEX QUALITY**

Comdex is a composite of industry ratings  
We rank in the upper tier of a **1-100** scale  
Compare to your other product providers.

**96**  
Comdex  
Ranking

Member of a  
**Mutual**  
Holding  
Company

**MUTUAL HOLDING COMPANY**

No publicly traded company pressure  
to meet quarterly earnings.

**AMERICAN COMPANY**

We're proud of our **U.S.** roots,  
of people helping people,  
centered in Cincinnati.

**U.S.**  
Owned &  
Operated

**1888**  
Heritage

**HISTORIC STRENGTH**

- Years** of parent company history.
- Decades** of experience.
- Scores** of stability.

**RECOGNIZED VALUE**

The **Fortune 500** represents two-thirds of  
the U.S. GDP. We're proud to be a member.

Source: Fortune.com/Fortune500/2019

**Fortune**  
**500**  
Company

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1 Offers turn-key solutions for life insurance marketing, technology and distribution.

Ratings shown are correct as of June 2020. Financial strength ratings apply to individual insurance companies affiliated with Western & Southern Financial Group. Ratings are subject to change from time to time. Specific rating details are as follows:

A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.

AA- S&P (Very Strong) Very strong financial security characteristics (fourth highest of 21 ratings; rating held since August 2018).

Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

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Comdex ranking, current as of June 2020, 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 June 2020 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.

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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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