



## Innovative. Insurance. Protection.

Introducing: A new whole life policy to help protect your family in a whole new way. Quality life insurance **protection**. Innovative in the **workplace**. A convenient, cost-efficient, fully **digital experience**.

Simple Whole Life Insurance **complements** your employer's benefit plan. Take advantage of up to **\$300,000** of protection in addition to any separate employer-paid guaranteed issue or voluntary guaranteed issue (with "buy up") coverage that your company may currently offer.

### Protection Points

- > **Individual:** Choice of benefit up to \$300,000 (maximum varies by issue age and underwriting class).
- > **Convenient:** Choice of automatic payment options.
- > **Predictable:** Your premium is level and never increases.
- > **Portable:** Keep your coverage even if you change employers.

### The Facts of Life

- > **50 million** U.S. households know they need more life insurance
- > **46%** of individuals do not own any sort of life insurance
- > **44%** of households say they would feel a financial impact within six months if the primary wage earner were to pass away
- > **60%** of employees say a life insurance benefit is important to them
- > **29%** of consumers now prefer to purchase life insurance online

Sources: LIMRA, "The Facts of Life and Annuities (2019 Update)," "2020 Insurance Barometer Study," "Understanding Employers' Reluctance to Offer a Life Insurance Benefit" (1/14/20)

### Key Advantages

- > **Competitive:** Compare with other life insurance options.
- > **Customized:** Your age and health determine your cost.
- > **Convenient:** No exams. No calls. No offline appointments. Real-time coverage decision.
- > **Confidence:** Lump-sum benefit to your loved ones helps support financial stability.

### FAST FACTS

#### Simple Whole Life Insurance

- > Individual Employee-Paid Whole Life Insurance
- > Lump-Sum Death Benefit
- > 100% Digital Process
- > 90%+ Offer/Approval Rate

#### Issue Ages

- > 18 - 65

#### Payment Methods

- > Bank Draft
- > Credit/Debit Card

*Answer a few health questions online. Receive a coverage decision in minutes.*

## Backed by Company Strength

Simple Whole Life comes from members of Western & Southern Financial Group, a recognized leader in life insurance. Western & Southern and its family of insurance companies stand on the strength of these important pillars.



### Strong Issuer Ratings

- > A+/Superior – A.M. Best (2nd highest of 13)
- > AA-/Very Strong – S&P (4th highest of 21)
- > Aa3/Excellent – Moody's (4th highest of 21)



### Historic Strength

- > Decades of parent company heritage.
- > Generations of experience.
- > Scores of stability.

### 96 Comdex Ranking

- > Strong third party ranking.
- > Comdex is a composite of industry ratings.
- > We rank in the upper tier of a 1-100 scale.



### Fortune 500 Company

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

Source: Fortune.com/Fortune500/2020

*Easily apply for added financial protection during your benefits enrollment.  
See your HR benefit plan representative for details.*

Ratings shown are current as of Nov. 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- STANDARD & POOR'S (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 Nov. 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 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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