

> FLEXIBLE PREMIUM DEFERRED ANNUITY



Western & Southern Life

INSURANCE | RETIREMENT | INVESTMENTS

Talk to a financial translator® today.

OmniFlex®

A practical solution to help make the most of retirement.



Is OmniFlex the right fit?

As life changes, so can needs and financial situations.

OmniFlex can help keep pace with some of life's changes and is a sensible way to ensure a certain amount of money in the future to maintain a desired quality of life.



Cris Collinsworth
Western & Southern Spokesperson

Freedom that fits needs

OmniFlex has the flexibility to prepare for retirement in ways to best meet needs:

- › Decide the frequency of premium.
- › Receive income without having to touch an annuity fund.
- › Receive the accumulated value of the annuity in a single lump-sum payment or income payments for a term of years or even during a lifetime.

The simple choice

- › Pay no taxes on interest earnings until the money is withdrawn or income payments are received.
- › Guaranteed income benefits can be paid for a lifetime.
- › **OmniFlex** doesn't lock into a set rate like other annuities. Instead, each premium receives an interest rate declared by Western-Southern Life Assurance Company. Each contribution is credited with an interest rate that is determined by the total fund amount when contributions are received. The more money accumulated in the annuity fund, the better the interest rate.

An excellent retirement solution

- › A tax-deferred, flexible, interest-bearing contract that yields guaranteed income that cannot be outlived.
- › No tax on earned interest until the money is withdrawn — giving the option to defer tax liability until retirement years when a tax bracket may be lower.
- › The possibility of bypassing probate for beneficiaries.

Wealth accumulation

With OmniFlex, money is compounded in three ways:

- › The principal earns interest.
- › The interest earns interest.
- › Assuming there are no withdrawals, the money otherwise paid in taxes remains in the annuity and earns interest.

Money back guarantee¹

The **OmniFlex** annuity contract may be surrendered by the owner at any time.² Western-Southern Life Assurance Company guarantees that the cash surrender value will be at least 100 percent of the premium paid, less any withdrawals taken. Upon withdrawal, earnings are taxable and, if under age 59½, may be subject to IRS penalties. Please consult your tax advisor for more details.

Amount and age limits

- › The minimum initial premium for the **OmniFlex** annuity is \$2,500.
- › Additional premium of \$1,000 or more may be made at any time
- › The issue ages are 0-85 (0-80 in Pennsylvania).

Flexible Premium Deferred Annuity contract series 0407-5100-I WSA issued by Western-Southern Life Assurance Company.

¹ Guarantees are based on the claims paying ability of Western-Southern Life Assurance Company.

² Subject to a surrender charge if canceled within the first seven years.

Western & Southern Life does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation. The information provided is for educational purposes only.

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A HISTORY OF FINANCIAL STRENGTH

Western & Southern Life has been providing superior personalized service since 1888. Through our growing network of financial professionals, we provide individuals, families and small businesses life insurance, annuities and a wide range of other financial solutions to make financial preparation simple.

TALK TO US TODAY.