

› FLEXIBLE PREMIUM DEFERRED ANNUITY



Talk to a financial translator® today.

## Premium Bonus Annuity

*A practical solution to help prepare for retirement.*



### Premium Bonus Annuity: A smart choice

- › Interest earnings are tax deferred. Taxes are deferred until the money is withdrawn or income payments are received.
- › Guaranteed<sup>1</sup> income payments can be paid for a lifetime. Or, guaranteed income can be paid for a specified number of years.
- › Each premium receives an interest rate declared by the company.

1 All guarantees are based on the claims-paying ability of Western-Southern Life Assurance Company.  
WSL-10164 1711

Cris Collinsworth  
Western & Southern Spokesperson





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## Premium details

- Minimum initial premium is \$15,000.
- Additional premiums of \$1,000 or more can be made at any time.
- All premiums receive a Premium Bonus.
- Premium Bonus Annuity can accept up to \$750,000 of total premiums paid for the life of the contract.

## A Tax-deferred retirement solution

### Premium Bonus offers:

- A tax-deferred, flexible, interest-bearing contract that yields guaranteed income that can never be outlived.
- Interest earnings are tax deferred until money is withdrawn — giving the option to defer tax liability until retirement years when tax brackets may be lower.
- The possibility of bypassing probate for beneficiaries.
- Before an income stream is elected, a death benefit will pass to designated beneficiaries.

## Wealth accumulation

### With Premium Bonus Annuity, money is compounded in three ways:

- The premium earns interest.
- The interest earns interest.
- The money that would have been paid in taxes remains in the annuity and earns interest, when there are no withdrawals.
- Before an income stream is elected, a Death Benefit will pass to designated beneficiaries who survive.

## Return of Premium Rider

This rider guarantees the cash surrender value will be at least 100 percent of the premium paid, less any withdrawals taken.<sup>2</sup>

If this rider is selected, the Premium Bonus will be reduced by 0.5 percent on all premiums received. Upon withdrawal, earnings are taxable and, if under age 59½, may be subject to IRS penalties. Consult your tax advisor for more details. There may be withdrawal charges for early withdrawals up to seven years.

### With Premium Bonus, the owner may:

- Decide the frequency of contributions.
- Receive interest and never touch principal. The amount available is the interest credited during the contract year, less any partial withdrawals during that contract year.
- Receive the accumulated value of the annuity in a single lump-sum payment or income payments for a chosen period — even for a lifetime (other contract terms do not continue).
- Ensure that a specific amount of money is available in the future to help maintain their quality of life.

Flexible Premium Deferred Annuity Contract Series 0505-50001-I WSA and Return of Premium Rider series 0505-51001 WSA RDR issued by Western-Southern Life Assurance Company.

<sup>2</sup> Subject to withdrawal charge if cancelled within the first seven years following a premium payment.

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.

This brochure is a summary of available benefits. The exact terms of the benefits and the applicable provisions and conditions are contained in the contract and may vary by state. This product may not be available in all states.

### Western-Southern Life Assurance Company

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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.**