

Protection Life

Universal Life Insurance



Talk to a financial translator[®] today.

Consider permanent lifetime coverage to help protect the ones you love.



Is Protection Life right for you?

Protection Life provides a simple, practical solution to help make sure a family is protected. Many individuals work hard to provide a good life for their family, and Protection Life can help ensure this doesn't change.

Protection Life has many advantages:

- › Can guarantee a death benefit throughout a lifetime.¹
- › Allows a way to transfer wealth to family members.
- › Offers a no-lapse guarantee² as long as premiums paid are sufficient.

Cris Collinsworth
Western & Southern Spokesperson



¹ Life insurance policy guarantees are subject to the timely payment of premiums. Loans and withdrawals will reduce the death benefit. As long as the no-lapse guarantee is in effect, the policy is guaranteed not to lapse.

² The Extended No-Lapse Guarantee rider must be selected. By paying only the no-lapse guarantee minimum monthly premium, you may be forgoing the opportunity to build a higher account value. Withdrawals, loans and late payments may require that additional premium be paid to keep the no-lapse guarantee active. You may need to make significant additional premium payments after the no-lapse guarantee expires to keep your policy in force. Non-payment of the minimum monthly premium, or changes to the specified amount or death benefit option may also cause a loss of the no-lapse guarantee feature.

Protection for life

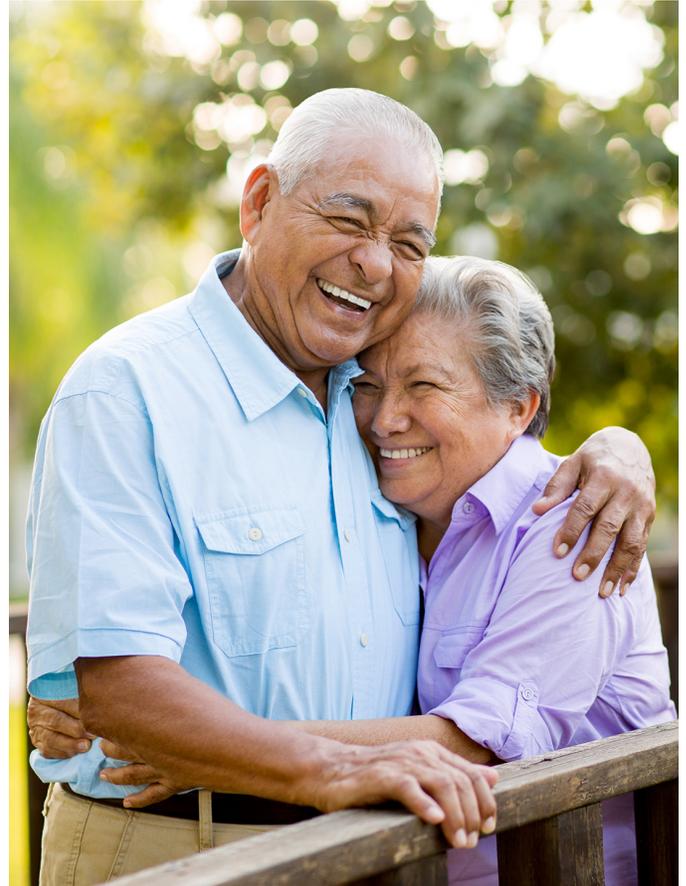
Permanent life protection means coverage lasts for an entire lifetime, as long as premium requirements are paid and the policy remains in force. After death, the death benefit can be used by a beneficiary to help replace lost income, send children to college or even transfer wealth to family. Additionally, death benefits from a life insurance policy are generally paid income tax-free to the policy beneficiaries.

A flexible universal life policy can address a variety of needs:

- › Cash for final expenses.
- › Efficient transfer of assets to beneficiaries.
- › Charitable bequests.
- › Business indemnity against loss of a key employee.

For More Information

Western & Southern Life wants to ensure easy access to important topics and information, and can help provide support for translating complex financial jargon into simple, practical solutions. Please reach out to your Western & Southern Life financial representative for additional information.



There must be enough cash value in the policy to cover monthly charges if a lower premium is paid than the amount selected at issue or if a premium payment is skipped. Additional premium payments may need to be made to keep the policy in force. Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by Western-Southern Life Assurance Company. Guarantees are based on the claims-paying ability of Western-Southern Life Assurance Company. Products are backed by the full financial strength of Western-Southern Life Assurance Company. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is not a MEC. Withdrawals may be subject to charges.

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. Product provisions, availability, definitions and benefits may vary by state. Extended No-Lapse Guarantee rider series 0807-1565 WSA, Flexible Premium Adjustable Life Insurance Policy series ICC18 1808-4001 WSA issued by Western-Southern Life Assurance Company.

Exceptions and Limitations

The policies offered contain exclusions, limitations, reductions of benefits and specific requirements for keeping them in force. For complete coverage information, see your Western & Southern Life Financial Representative.

Western & Southern Life is the marketing name for Western-Southern Life Assurance Company, Cincinnati, Ohio, which operates in DC and all states except NY. Spokesperson is a compensated endorser.

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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.