

› SINGLE PREMIUM DEFERRED ANNUITY



Western & Southern Life

INSURANCE | RETIREMENT | INVESTMENTS

Talk to a financial translator® today.

Select Guarantee Annuity

*Consider a Select Guarantee Annuity
for retirement needs.*



Is Select Guarantee Annuity right for you?

Select Guarantee is a practical retirement solution that permits the owner to accumulate wealth while at the same time enjoying a flexible, interest-bearing contract that yields guaranteed income that cannot be outlived. Select Guarantee Annuity offers tax-deferred growth of money, guaranteed return of premium, competitive interest rates with a first-year enhancement and a choice of guaranteed interest rate period.



Benefits of Select Guarantee Annuity

Select Guarantee Annuity may help with retirement in a way that fits individual needs:

- The interest rate chosen is guaranteed for the period selected. At the end of the guarantee period, the annuity will be credited with a then-current rate of interest, subject to a guaranteed minimum rate set at issue.
- Select Guarantee Annuity has an interest rate enhancement in the first year to help individuals achieve financial goals.

Minimum premium requirements¹

- \$5,000 for non-tax-qualified contracts (after-tax dollars).

A sensible solution for retirement

- A tax-deferred, flexible, interest-bearing contract that yields guaranteed income that can never be outlived.
- No tax on earned interest until the money is withdrawn — giving the option to defer tax liability until retirement years when tax brackets may be lower.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.

Wealth accumulation

With the Select Guarantee Annuity, money is compounded 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.

The Select Guarantee Annuity contract may be canceled 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.

Flexibility for individual needs

- Guaranteed interest rate periods of one, two, three, four, five or seven years.
- Up to 10 percent of the annuity fund or the interest earned each year without surrender charges may be withdrawn.
- The accumulated value of the annuity may be received in a single lump-sum payment or income payments for a chosen period — even for a lifetime.
- Help ensure that a specific amount of money is available in the future to maintain the quality of life that is desired.



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.

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.

Single Premium Deferred Annuity Contract Series 0407-5008-1 WSA issued by Western-Southern Life Assurance Company.

1 All guarantees are based solely on the claims-paying ability of the company

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

Western-Southern Life Assurance Company

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