

Superior Value

Whole Life Insurance



Talk to a financial translator® today.

Protection for your loved ones.



Superior Value Whole Life

A life insurance policy from The Western and Southern Life Insurance Company may let you enjoy peace of mind knowing your family has the protection provided by whole life insurance. You have worked hard to provide a good life for them, and that should never have to change.



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Superior Value Whole Life includes two products to choose from:

- › **Superior Value Life 20:** Premiums payable for 20 years.
- › **Superior Value Life 100:** Premiums payable to age 100.

These policies come with many perks:

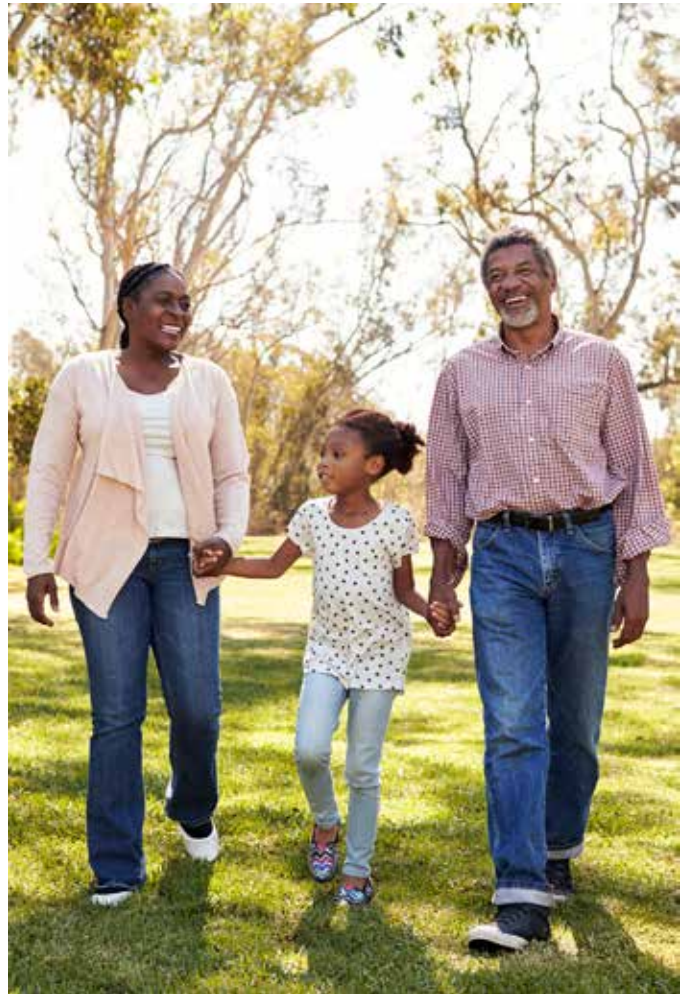
- › **Protection for Life:** Permanent life protection means you are covered for your entire life.¹ This coverage provides your beneficiary with a death benefit² that is tax-free income.
- › **Cash Value:** Build cash value that grows tax-deferred and that may be used during your lifetime.
- › **Fixed Premiums:** You will have guaranteed, fixed premiums so you will not have to worry about your policy costs increasing.

Superior Value Whole Life policies may fit your specific needs. And to help provide additional protection, many supplemental riders are available.

The Power of Living Benefits

A living benefit rider provides the flexibility of being able to access, under certain conditions, a portion of a life insurance policy's death benefit³ before the insured dies.

Early access to your policy benefits can provide funds to help improve your quality of life if you become terminally ill or chronically ill as defined in the rider. You may use the funds for any purpose, and, in many instances, benefits are tax-free.⁴



¹ Subject to timely payment of premiums. Assumes policy is not a modified endowment contract, withdrawals do not exceed basis, and policy does not lapse.

² 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.

³ An advance is treated as a lien secured by the Death Benefit of the policy. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary. The lien may be increased if necessary to keep your policy in effect.

⁴ We recommend you contact your tax advisor when making decisions about electing to receive benefits from any accelerated benefit product, as the owner may incur a tax obligation.

Policy Benefits in some cases are mutually exclusive. Loans, withdrawals and advances will reduce the Death Benefit and Cash Surrender Value, and may cause the policy to lapse. The lapse or surrender of a policy with an outstanding loan may result in taxable income.

The Western and Southern Life Insurance Company

The Western and Southern Life Insurance Company, Cincinnati, Ohio, operates in DC and all states except AK, ME, MA and NY. Western & Southern Life is the marketing name for The Western and Southern Life Insurance Company. Whole Life Insurance Policy Series ICC16 1606-322 issued by The Western and Southern Life Insurance Company. Accelerated Death Benefit Plus rider series ICC19 1903-621. These policies and benefits may not be available in all states, and benefits may vary by state. Spokesperson is a compensated endorser. © 2019 Western & Southern Financial Group, Inc. All rights reserved.

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.