

# Superior Value Life®

Whole Life Insurance



INSURANCE | RETIREMENT | INVESTMENTS

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.



## 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.<sup>1</sup> This coverage provides your beneficiary with a death benefit that is generally tax-free income.
- **Cash Value:** Build cash value that grows tax-deferred and that may be used during your lifetime.<sup>2</sup>
- **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 benefit<sup>3</sup> before the insured dies.

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



<sup>1</sup> Subject to timely payment of premiums.

<sup>2</sup> Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the account value and the death benefit, and may cause the policy to lapse. Assumes policy is not a modified endowment contract, withdrawals do not exceed basis, and policy does not lapse.

<sup>3</sup> An advance is treated as a lien secured by the death benefit of the policy. The ADBR rider is generally automatically included on a life insurance policy at no additional premium subject to underwriting and state availability. The cost of the rider is built into the life insurance premium, though if exercised, the lien created incurs interest unless repaid. The rider allows an advance to be paid against a portion of the death benefit in the form of a lien or loan against the policy provided the insured is diagnosed with a qualifying chronic or terminal illness. Rider terms vary by type of life insurance and state. The type of illness determines the maximum advance amount available. There are no restrictions on how the money from the ADBR can be used after payment. The ADBR is added at no additional premium (although a fee of up to \$250 may be charged for an advance payment). Receipt of accelerated benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

<sup>4</sup> 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.

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.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by the issuing company. Guarantees are based on the claims-paying ability of The Western and Southern Life Insurance Company. Products are backed by the full financial strength of issuing company. Product and feature availability, as well as benefit provisions, vary by state.

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 ICC21 2102-322 issued by The Western and Southern Life Insurance Company. Accelerated Death Benefit Plus rider series ICC19 1903-621 and Accelerated Death Benefit rider series 1308-620.

Spokesperson is a compensated endorser.

© 2019, 2021, 2023 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.