

Easy Choice Legacy

Simplified Issue Single Premium Whole Life Insurance



Talk to a financial translator® today.

Securing your legacy for loved ones.



Choose your legacy.

Planning for your financial future doesn't have to be complicated, and we're here to help you design a practical financial strategy. Your financial representative can provide support and assist in mapping out a plan to help achieve your goals, which may include the following:

- › Controlling how your estate grows.
- › Providing a secure future for your loved ones.
- › Leaving an inheritance that may be passed on income tax-free.



Create your legacy with one premium.

Easy Choice Legacy from The Western and Southern Life Insurance Company (Western & Southern Life) is a simplified issue single premium whole life insurance policy that combines tax-deferred living benefits with the generally income tax-free death benefit of a life insurance policy.

With this policy, you make one lump-sum payment, referred to as a single premium. Then, you simply let your cash value grow.¹

Advantages of Easy Choice Legacy:

Tax Benefits

- Cash value accumulates income tax-deferred.
- Life insurance proceeds pass to your beneficiary generally income tax-free. If properly planned, these proceeds may not be subject to estate taxes.

Growth Potential

- Your one single premium purchases what is generally a tax-free benefit for your beneficiaries.
- The policy's death benefit has the potential to increase in future years.

Guarantees

- The death benefit is guaranteed for the life of the insured unless canceled by cash surrender or exhausted by loan.²
- Guaranteed cash value growth for your entire life.
- Death benefits may be paid without going through probate, bypassing hassles and delays.

1. Keep in mind that cash value may take years to accumulate unless a large premium is paid up front.

2. Surrender charges may apply. 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.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by The Western and Southern Life Insurance 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 The Western and Southern Life Insurance Company.

The Western and Southern Life Insurance Company does not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation.

Product provisions, availability, definitions and benefits may vary by state.

The policy will be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange, and the existing policy must not be a MEC.

Simplified issue single premium whole life insurance policy series ICC24 2401-329 and accelerated death benefit rider series ICC24 2402-3001 issued by The Western and Southern Life Company.

Western & Southern Life is the marketing name for 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. Spokesperson is a compensated endorser.

© 2024 Western & Southern Financial Group, Inc. All rights reserved.

Get permanent protection in minutes.

Easy Choice Legacy helps you get the most value out of your assets — starting today! You can go from application to final policy in 15 minutes. And there is never a physical exam or blood test.

If an emergency arises, you are able to access the policy's cash value.² Or, you can simply let the cash value grow, income tax-deferred.



Help maximize your financial impact with **Easy Choice Legacy** from Western & Southern Life.

A History of Financial Strength

Western & Southern Life has been providing superior, personalized service since 1888. Through our nationwide 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.