

2016 FACT SHEET



HERITAGE

Founded in 1888 as The Western and Southern Life Insurance Company, Western & Southern Financial Group (Western & Southern) has evolved into a family of companies that operates in all 50 states with approximately 3,600 employees.

SERVICES

A nationally recognized leader in consumer and business financial services providing life and health insurance, annuities, mutual funds and investment management services through our member companies.

WHO WE SERVE

Our customer base represents a wide range of American families and businesses, including middle- and upper-income families; affluent individuals and families; independent advisors, financial planners and consultants; broker-dealers; corporations; financial institutions; pension plans; small- and mid-size businesses; real estate investors; and foundations, endowments and universities.

COMMUNITY IMPACT

In 2016, Western & Southern Financial Group, its associates and the corporate foundation invested more than \$10.6 million in donations and sponsorships in the Greater Cincinnati area. Western & Southern supports causes that advance health care, improve education, promote the arts and drive community vitality. Its sponsorships include, but are not limited to:

- Western & Southern Open
- Western & Southern Thanksgiving Day Race
- Western & Southern/WEBN Fireworks
- Walk MS
- Ride Cincinnati
- Crib of the Nativity

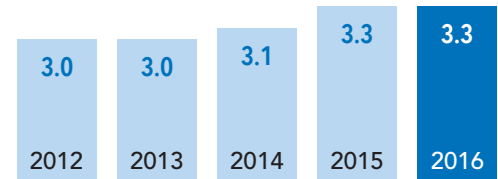
GAAP CAPITAL-TO-ASSET RATIO

18.5% Western & Southern

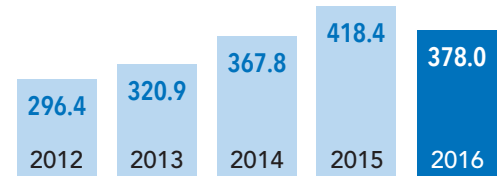
7.9% Other*

*Average of 15 Largest Publicly Traded U.S. Life Companies

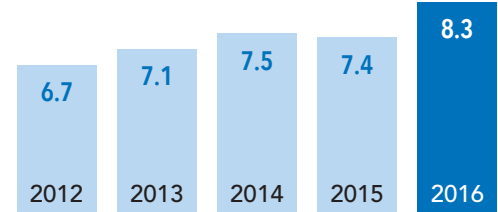
TOTAL REVENUE \$ BILLIONS



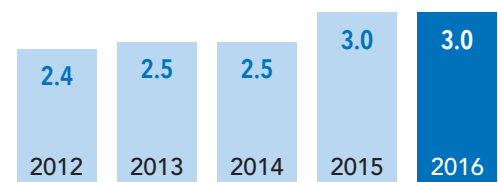
OPERATING INCOME \$ MILLIONS



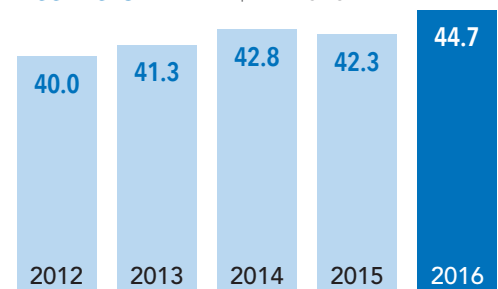
TOTAL EQUITY \$ BILLIONS



LIFE AND HEALTH PREMIUMS AND ANNUITY SALES \$ BILLIONS



ASSETS OWNED \$ BILLIONS



FORTUNE 500 COMPANY FOR 13 YEARS

MEMBER COMPANIES

At any point, our customers may be served by one or more member companies under the Western & Southern umbrella. Our family of companies includes:

- The Western and Southern Life Insurance Company
- Western-Southern Life Assurance Company
- Columbus Life Insurance Company
- Eagle Realty Group, LLC
- Fort Washington Investment Advisors, Inc.
- IFS Financial Services, Inc.
- Integrity Life Insurance Company
- National Integrity Life Insurance Company
- The Lafayette Life Insurance Company
- Touchstone Investments
- W&S Brokerage Services, Inc.
- W&S Financial Group Distributors, Inc.

MEMBER COMPANY HIGHLIGHTS

Columbus Life Insurance Company

Record gains in total life policies sold, with a 12 percent increase, and total annuity premium, which grew 38 percent.

Eagle Realty Group

Record total revenue jumped 11 percent to \$24.1 million.

Fort Washington Investment Advisors

Again named a Best Place to Work by Pensions & Investments; 11 of 13 marketed investment strategies outperformed their benchmark indices; outstanding growth in third-party assets.

The Lafayette Life Insurance Company

Life premium from qualified plans increased 18 percent.

Touchstone Investments

Launched two new funds and earned four- or five-star Morningstar ratings for 12 funds.

Western & Southern Life

Again named a Top Military Friendly Employer and a Top Military Friendly Spouse Employer.

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