

Acclaim Product Summary

Issuer

Acclaim single premium deferred annuity is issued by Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH.

Issue Ages

0-89 owner and annuitant

Return of Premium Rider

The contract may be canceled at any time (subject to a withdrawal charge through the fifth year). Western & Southern Life guarantees that the cash surrender value is always at least 100% of the premium paid, adjusted for any distributions. Election of this rider will reduce the annuity's credited rates by 0.05% for five years, subject to the guaranteed minimum interest rate.



Guaranteed Interest Rates

Select from initial interest rate guarantee periods of up to five years. At the end of the guarantee period, the contract is credited with an annual renewal rate.

- Western & Southern Life guarantees, as specified in the contract, a minimum interest rate for the life of the contract.¹

Premiums

Minimum Premium		Maximum Premium*	
\$5,000 Non-qualified	\$2,000 Tax qualified	\$1,000,000 Age 0-75	\$750,000 Age 76-89

*Premiums in excess of maximum require prior company approval

- The premium payment may be divided among all interest rate guarantee periods. The minimum payment for each guarantee period is \$1,000.

Withdrawal Charge

A charge applies only to amounts in excess of the free withdrawal amount (defined on page 2) and decreases over time based on the number of years since the contract was issued. If applicable, the withdrawal charge is based on the following percentages applied to the withdrawal amount:

Contract Year	1	2	3	4	5	Thereafter
Charge ²	7%	7%	7%	6%	5%	0%

¹ The guaranteed minimum interest rate is reset at intervals provided in the contract, and is guaranteed as stated in your contract.

² Withdrawal charge for MN is 7% in contract years 1-2, 6% in year 3, 5% in year 4, 4% in year 5 and 0% thereafter.

Withdrawal Charge Waivers

With required prior notification, withdrawal charges may be waived for the following:

- › If at least two years after the contract date, the contract is annuitized with an income option that is either life contingent or has at least 10 years of level retirement income payments.
- › If the annuitant or owner is confined to a long-term care facility or hospital at the time of surrender and has been so confined for at least 30 days.
- › If the owner is diagnosed with a terminal illness and has a life expectancy of no more than 12 months¹
- › Beginning in contract year two, for IRS required minimum distributions and scheduled 72(t) distributions²
- › At the death of the owner.

Retirement Plan Availability

This product may be issued as a traditional, Roth and SEP IRA, or to fund a qualified plan^{3,4} This product may also be a suitable option for rollovers from other tax-qualified plans.

Access for Financial Flexibility (Free Withdrawals)

For financial flexibility, a portion of the contract value is available free of withdrawal charge.

- › The free withdrawal amount is the interest credited since the last contract anniversary, effective with the issue date of the contract, less any partial withdrawals (noncumulative; \$250 minimum)⁵
- › Systematic withdrawals of the free amount are available annually without a withdrawal charge. The minimum withdrawal is \$100 (\$50 if using Electronic Funds Transfer) and is available on a monthly, quarterly, semi-annual or annual basis²

Income Options for Future Security

When you are ready to take your income (annuitize), choose scheduled income payments guaranteed to continue for a lifetime or with a 10-year period certain (single or joint). Other options may be available. Once income options are elected, other features of the annuity, such as cash value and withdrawals, are no longer available. Income payment guarantees are backed by the claims-paying ability of Western & Southern Life.

No Current Taxes

Interest earnings grow tax deferred until withdrawn, usually at retirement age. The contract value grows faster than it would in a currently taxed alternative paying the same interest rate^{4,5}

Death Benefit Protection

At the death of the owner during the deferral period, the beneficiary who survives the owner's death receives the contract value on the day the death claim is processed. Death benefit proceeds are paid directly to the beneficiary without the delay and expense of probate when properly structured. No withdrawal charge applies⁶

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Annuity products are backed by the full financial strength of **Western-Southern Life Assurance Company** (Western & Southern Life), Cincinnati, OH, operating in DC and all states, except NY. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All are members of the Western & Southern Financial Group.

1 Terminal "condition" in Pennsylvania.

2 Feature availability by current company practice and is not guaranteed. Systematic withdrawals are not available with Roth IRA plans.

3 Qualified plan under Section 401 of the Internal Revenue Code including 401(k), pension and profit-sharing plans.

4 If you own an annuity through a qualified plan or IRA, no added tax-deferred advantages exist.

5 Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals are treated as income first.

6 Distributions to beneficiaries from non-qualified annuities and IRAs are subject to income tax as received.

Neither Western & Southern member companies, nor their agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Contact your financial professional for product details and limitations. Interest rates are declared by the insurance company at annual effective interest rates, taking into account daily compounding of interest. Single premium deferred annuity contract series 0608-52001-1 WSA and Return of Premium rider series 0505-51001 WSA RDR.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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