

SMART MOVES

Acclaim


a single premium deferred annuity
from Western & Southern Life

Build a
Brighter Future



Western & Southern Life

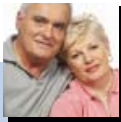
A member of Western & Southern Financial Group

A vertical landscape photograph on the left side of the page, showing a river flowing through a valley with mountains in the background. The image is faded and serves as a background for the text.

*Many people dream
of a brighter financial
future. But taking the
necessary steps can seem
an enormous challenge.
Acclaim Annuity
may help you reach
your goals of safely
meeting unexpected
future expenses and
maintaining an
enjoyable quality of life.
For help in achieving
your dreams, building
with Acclaim is a
smart move.*

Acclaim is a single premium deferred annuity issued by Western-Southern Life Assurance Company, Cincinnati, Ohio. Acclaim offers the freedom to spread your premium among interest rate guarantee periods and the security of safeguarding your money with an optional return of premium rider.

You will also enjoy the advantage of tax-deferred growth, the opportunity to lock in a stream of income for as long as you live (or for your life and that of another person) and the peace of mind that comes with knowing that you can access a portion of your contract value without charge. For these benefits and more, Acclaim is a smart move.



Plan for your financial resources to support you for at least 20 years.

At age 65, life expectancy on average stands at 19 years for men and 22 years for women.

— US Annuity 2000 Mortality Tables

Tax-Deferred Growth

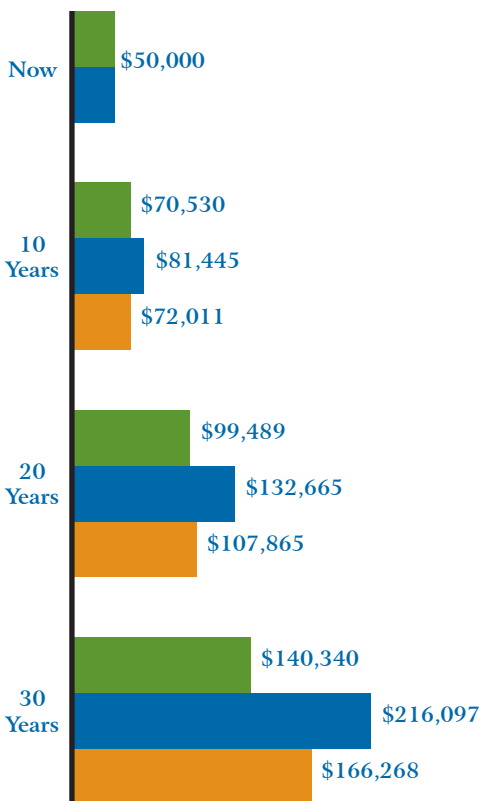
Your earnings grow tax deferred in Acclaim. Tax deferral means your money grows free of current taxes. Your money grows faster than in a currently taxed alternative paying the same rate. Your original principal earns interest, your interest earns interest and the money you would have otherwise paid in taxes earns interest. It's an advantage called triple compounding.

Because taxes are not owed until you begin receiving interest income, you have more control over when you pay taxes. Moreover, you may be in a much lower tax bracket when you begin withdrawing earnings.

What matters most isn't how much you earn, it's how much you keep after taxes.



The Power of Tax Deferral



Growth of \$50,000

- Currently Taxed
- Tax-Deferred
- Tax-Deferred, After Taxes at Withdrawal

Hypothetical 5% credited rate used for illustrative purposes only. Neither predicts nor guarantees any actual product results. Combined federal and state tax rate of 30% is assumed. Your actual rate may differ.



Benefits of Acclaim

Attractive Interest Rates

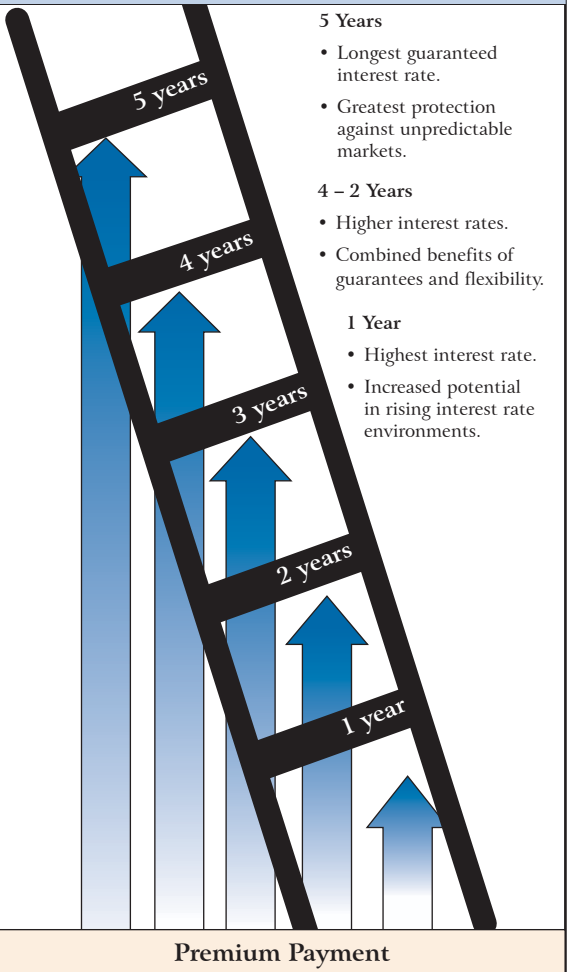
Acclaim offers attractive initial interest rates guaranteed for periods of up to five years. Your premium payment can be divided among them however you choose!

While no one can accurately predict the future direction of interest rates, Acclaim frees you from trying to time interest rate movements and having to make all or nothing decisions. Divide your premium payment to help moderate your exposure to interest rate cycles and diversify your returns over time.

Ask your financial professional for current interest rates.

Acclaim Ladder Steadies Climb

Spread money among the guarantee periods to anticipate future rate increases, provide balance for more stability or lock in solid rates for a longer time.



Benefits of Acclaim

Easy Access



Acclaim works best when left to grow and compound. However, you may require access to your funds if new plans or unexpected needs arise. For this reason, Acclaim offers:

- **Free Withdrawal Privileges**
The interest credited since the last contract anniversary, effective with the issue date of the contract, may be withdrawn each contract year without a withdrawal charge. Systematic withdrawals of the free amount are also available annually without a withdrawal charge!²
- **Withdrawal Charge Waiver**
Withdrawal charges may be waived for various reasons, such as confinement to a hospital!

Premium Protection

Elect the return of premium rider and the money you place in Acclaim will be 100% guaranteed by Western & Southern Life.³ Acclaim's fixed rates may protect you from adverse economic conditions and volatile interest rate climates. Western & Southern Life also guarantees a minimum rate for the contract's life.

Estate Planning Benefits

If you die before retirement income payments begin, Western & Southern Life guarantees that your named beneficiary will receive the current contract value. Provided your contract is properly structured, that death benefit will avoid probate delays, expense and publicity.¹

Guaranteed Lifetime Income

Western & Southern Life guarantees an income stream that cannot be outlived. When it's time to receive retirement income from Acclaim, you select the income option that best suits your needs. Choose between scheduled payments guaranteed to continue for a lifetime or for a selected time.¹

- 1 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. Withdrawal charge, if applicable, is 7% in contract years 1-3, 6% in year 4, 5% in year 5 and 0% thereafter.
- 2 Systematic withdrawals available by current company practice and are not guaranteed. Not available with Roth IRA plans.
- 3 Election of return of premium rider will reduce credited rates by 0.05% for five years.

Take Control

Acclaim offers many benefits over other retirement vehicles:

- Enhanced growth through tax deferral.
- Attractive interest rates guaranteed for periods of up to five years.
- Freedom to divide your premium payment among all guarantee periods.
- Easy access to funds.
- Safety of principal!
- Avoidance of probate.
- Flexible income payment options.

For freedom that can help you build a brighter financial future, select Acclaim from Western & Southern Life. You'll be making a smart move.



1 Provided return of premium rider is elected.

Safety and Security

To safeguard your financial well being, it's important to select a company with the resources and commitment that will serve you well today and far into the future.

Western & Southern Life currently holds outstanding ratings from three highly respected, independent insurance rating firms:

- **A.M. Best A++ Superior** for financial strength, operating performance and market profile (highest of 16 ratings, held since May 1991).
- **Standard & Poor's AA+ for Very Strong** financial security characteristics (second highest of 21 ratings, held since August 2005).
- **Fitch AA+ for Very Strong** insurer financial strength (second highest of 21 ratings, held since September 2002).

Ratings neither refer to the performance of the product nor imply approval of it or its investment options. Ratings, as of 2/1/09, are subject to change.

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Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Western & Southern Life annuity products are backed by the full financial strength of Western-Southern Life Assurance Company, Cincinnati, OH, a member of Western & Southern Financial Group.

Western & Southern Life does not 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. Rates shown are subject to change. For use with contract series 0608-52001-I WSA and 0608-52002-I WSA and 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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