Ahhhnnuities...





Are you in or near retirement? Do you want your savings to have **growth** potential yet still be **secure** so you can relax in retirement? An annuity can do that. It's a strategy that can help you sit back, relax and say **ahhhhh...**

- **Guaranteed Rates**
 - Many annuities credit interest rates that are locked in for a specific time period ... guaranteed.
- Income Payouts for Life
 An annuity income stream can last a lifetime ... for you and your spouse.
- Tax-Deferred Growth

 Annuity growth is tax deferred. That gives your returns a boost.
- Protection from Market Losses
 Payout amounts and periods are guaranteed. No matter what happens in the market.
- Liquidity Possibility
 You can access some funds without penalty. Some contracts even have a 100% money-back guarantee.
- Survivor Benefits

 A death benefit can ensure the remainder of your funds pass on to loved ones.
- Design Flexibility
 Single or flexible premiums. Short or long durations. Interest crediting options. And much more.
- Older Issue Ages

 Mature clients can obtain annuities into their 80s and 90s.
- Easy Application
 No medical tests. No exams. No problem.
- All Backed by Comforting Strength...
 In changing economic times, you can be confident in our company's heritage, stability and high ratings.
 Let our strengths be your strength in retirement!

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

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Western & Southern: Our Strength. Your Future.

Financial
Strength
1888
Heritage

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

WSFinancialPartners.com

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