

Help Meet Mature Clients' Needs

Features that May Benefit Your Older Clients ... and You

Help your mature clients get their "House in Order" with features and benefits provided by our products.



OLDER ISSUE AGES

- > FIA issued through age 85
- > MYGA issued through age 89



GMAV GUARANTEES

- > 5% | 7%
- Guaranteed Minimum Account Value
- > Popular for Risk-Averse Retirees Indextra® only.



SURRENDER WAIVERS

> Surrender Charges Waived for Confinement & Terminal Illness See contract for full details. N/A in CA.



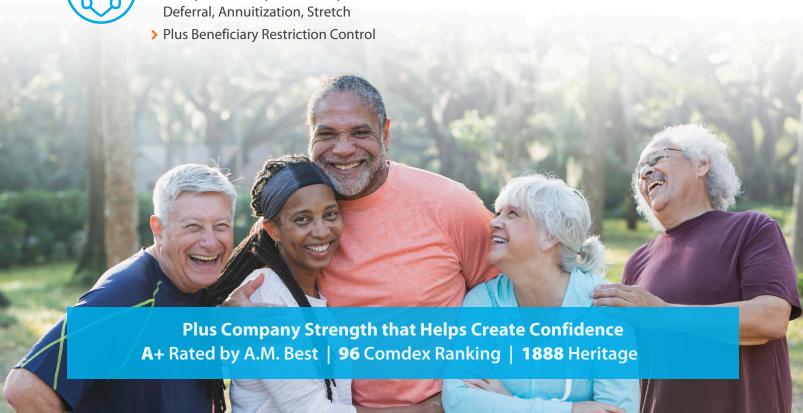
WITHDRAWALS

- > 10% Available Immediately
- Liquidity for Emergency Needs



BENE FLEXIBILITY

> Multiple Claim Options: Lump Sum, Deferral, Annuitization, Stretch



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

Our Company Strength Helps Keep Your Client's House in Order

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.

1888 Company Heritage



96 Comdex Ranking



Member of a

Mutual

Holding

Company



Fortune.com/Fortune500/2023

WSFinancialPartners.com

Indextra Fixed Indexed Annuity (FIA) is issued by Integrity Life Insurance Company, Cincinnati, OH. Integrity Life operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406.

Products other than FIA issued by Western-Southern Life Assurance Company, Cincinnati, OH, operating in DC and all states except NY, or National Integrity Life Insurance Company, White Plains, NY, operating in NY.

Payment of benefits under the contract is the obligation of, and guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals before age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. Western & Southern member companies and their agents do not offer legal or tax advice. For advice specific to their situation, have your client consult an attorney or tax advisor. Products and features vary by state.

A+ A.M. Best rating (2nd highest of 13 ratings; held since June 2009) is the superior ability to meet ongoing insurance obligations. Rating refers to the claims-paying ability of the insurance company and does not reflect the performance or safety of any investment product. The rating agency uses proprietary evaluation criteria and rating scale. Rating current as of January 2024, subject to change.

Comdex ranking, current as of January 2024, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings are subject to change.

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

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