

Built for Times Like These

When times are tumultuous, look to a company that has stood the test of time. Western & Southern Financial Group stands among the world's strongest life insurance groups.

Historic Strength

Since 1888 we've prevailed through many challenges.¹ Ones such as economic upheavals, world wars, turbulent markets, health pandemics and more. For generations, we've demonstrated both resolve and resilience in fulfilling our commitments to our customers. That's been true in good times and, even more important, in uncertain ones.

Capital Strength

Our capital position is bedrock for our financial foundation. It helps ensure our stability as a company — and secure our ability to pay our contractual benefits. Consider: Our capital-to-asset ratio is significantly higher than that of the 15 largest publicly traded life insurers². It positions us with resources to answer industry challenges and support product promises.

Ratings Strength

Industry reputation and standing distinguish our family of companies. Comdex ranks our issuers as 95 out of 100. That grade reflects high ratings from independent agencies registered as NRSROs (Nationally Recognized Statistical Rating Organizations) with the SEC.³

Takeaway: Use A Company Built for Times Like These to share this strong story with your clients.

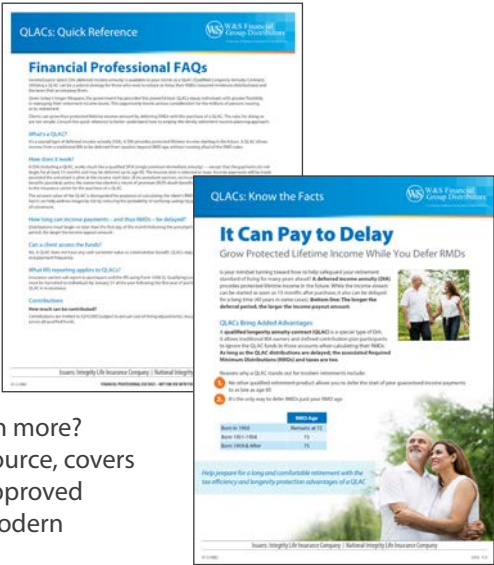


See [WSFinancialPartners.com](https://www.wsfina.com) or contact your regional team to put these tools and ideas into action.

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Do your clients view RMDs as “regretted mandatory disbursements?” Do they know a deferred income annuity (DIA) bought as a qualified longevity annuity contract (QLAC) helps address such distress? A QLAC delays both payouts and the taxes that accompany them. Required minimum distributions (RMDs) from a QLAC can be deferred to as late as age 85. That’s something no other qualified retirement strategy can do. In fact, **IncomeSource® Select**,⁴ a flexible premium DIA, can defer income for as long as 40 years.

Takeaway: The longer the deferral period, the larger the payout amount. Ready to learn more? **QLACs: Quick Reference**, an advisor-only resource, covers the basics. **QLACs: Know the Facts**, a client-approved overview, shares how a QLAC stands out for modern retirements. Your regional rep has the details.



Repurpose Cash Values to Retirement Cash Flows

Do your clients own life insurance they no longer need? But now instead need funds for retirement? A life insurance to annuity 1035 exchange may be in their best interest. The annuity may offer more accumulation options for growing the money and more payout options for turning it into guaranteed income. **Takeaway: Of the more than 134 million individual life insurance policies in force in 2023, some 7.3% lapsed⁵ That represents over 9.7 million policies.** And in turn begs the question: Did the original purpose for purchasing the life insurance no longer exist? Sometimes the best beginning to a conversation may not be with what's *needed*, but with what's *no longer needed*. Use the **Goal Ranking Worksheet** to help clients prioritize the features they weigh when considering potential money moves.



Watch Your Words When Describing Benefits

"A rose by any other name would smell as sweet," wrote Shakespeare. But does an annuity – depending on how its payouts are labeled – sell as well? Current contributors to employer-sponsored retirement plans chose which term they preferred to describe regular payouts received from an annuity in retirement.⁶ **Takeaway: "Guaranteed lifetime income" led the way (43%).** After it were "retirement income" (21%), "retirement paycheck" (16%), "annuity payment" (10%) and "lifetime withdrawal" (9%).

Confidence Comes with Capital Cushion

Financial wherewithal. It's essential for financial services providers in answering the needs of their clients. And amid uncertain economic times, Western & Southern Financial Group believes capital reserves are enduring evidence of such strength. Our adjusted capital numbers compare quite favorably with those of our competitors. **Takeaway: Capital backstops our business and powers our promises to policyholders and contractowners.** See for yourself in **Capital Counts for Your Clients.**



1 Dates to the 1888 founding of The Western and Southern Life Insurance Company.

2 Western & Southern Financial Group 14.9% capital-to-asset ratio on a GAAP basis with total assets

3 of \$80.9 billion, total liabilities of \$68.8 billion and total equity of \$12.1 billion, as compared to the 3.8%

4 average of the 15 largest publicly traded life insurers doing business in the U.S. (as of December 31, 2024).

5 Comdex Ranking is a composite of financial strength ratings determined by Standard & Poor's, Moody's, AM Best and Fitch ratings agencies. It ranks insurers

6 on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings as each rating agency uses a different scale. Ratings and ranking subject to

periodic change. Information herein is as of June 2025.

Issued by Integrity Life Insurance Company, Cincinnati, OH or National Integrity

Life Insurance Company, White Plains, NY. Integrity Life operates in DC and all

states except NY, where National Integrity Life operates. Flexible Premium

Deferred Income Paid-Up Annuity Contract Series ICC17 ENT-04 1708 and


ENT-04 1708 NY and endorsements ICC17 EE-32-36 1708 and EE-32-35 1708 NY.

Forbes Advisor, "Life Insurance Statistics, Data and Industry Trends 2025",


Apr. 8, 2025 (statistics cited credited to American Council of Life Insurers).

Allianz Center for the Future of Retirement, "The State of Lifetime Income:

Participant Survey", Nov. 2024.

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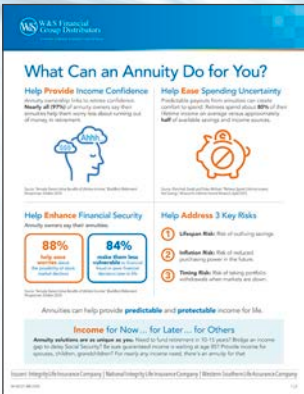


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Living Well into the Future: June Is Annuity Awareness Month

Educate your clients on the role annuities serve as part of a secure retirement savings plan. The National Association for Fixed Annuities designates June as **National Annuity Awareness Month**.



What Can an Annuity Do For You?

Annuity Strong Points

Enjoy Your Retirement Life

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