

Secure More Sales

SECURE 2.0 Expands Planning Opportunities

SECURE 2.0 impacts retirement planning now and later. It makes 90+ changes to rules governing IRAs and employer plans. Get up to speed on what's new. Then take advantage of related conversation starters.

Advanced Markets Matters
SECURE Scope | Edition 4
Get to Know SECURE 2.0 (Part I)

Provisional Rules signed by the Congressional Budget Committee Act of 2022 became law on Dec. 29, 2022. This Act of 2022 makes sweeping changes to the SECURE Act of 2019. This Act of 2022 makes sweeping changes to the SECURE Act of 2019. This Act of 2022 makes sweeping changes to the SECURE Act of 2019.

Get to Know SECURE 2.0 (Part I)

Get to Know SECURE 2.0 (Part II)

Advanced Markets Matters
SECURE Scope | Edition 5
Get to Know SECURE 2.0 (Part II)

SECURE 2.0 became law on December 29, 2022. SECURE 2.0 makes sweeping changes to the SECURE Act of 2019. This Act of 2022 makes sweeping changes to the SECURE Act of 2019.

Get to Know SECURE 2.0 (Part II)

Advanced Markets Matters
SECURE Scope | Edition 6
Get to Know SECURE 2.0 (Part III)

SECURE 2.0 became law on December 29, 2022. SECURE 2.0 makes sweeping changes to the SECURE Act of 2019. This Act of 2022 makes sweeping changes to the SECURE Act of 2019.

Get to Know SECURE 2.0 (Part III)

10 Things to Know about SECURE 2.0

Secure Your Retirement
10 Things to Know about SECURE 2.0

The SECURE 2.0 Act of 2022 makes sweeping changes to the SECURE Act of 2019. This Act of 2022 makes sweeping changes to the SECURE Act of 2019.

10 Things to Know about SECURE 2.0

Takeaway: What might SECURE 2.0 mean for your clients? Review the possibilities with your regional representative.

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

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INDEXTRAordinary News: Go with the GLWB

Ready for extra reasons to sell Indextra® Series FIA¹? How about an optional GLWB that now provides **increased** roll-up percentages and **higher** age-based withdrawal rates? Better still, both come with **no increase** in the fee. Details include:

- Roll-up percentages increased to 9% (ages 45-60), 10% (61-74) and 11% (75-90)
- Withdrawal percentages increased 0.50% for each age [(Covered person's age/10)% - 1.5% (ages 60-89), 7.5% (90+)]
- Rider fee unchanged at 0.95% (max 1.50%) for individual or spousal²

Takeaway: Applications signed Feb. 13, 2023 or later receive the enhancements. Start selling with the **Indextra All-In-One** and **Indextra GLWB** client brochures. Contact your regional rep for background on both.

Indextra® Series
Fixed Indexed Annuity

Indextra® Series Guaranteed Lifetime Withdrawal Benefit
Protected Retirement Income

Benefit Overview

So Long! Clients Thinking Decades-Long Retirements

Factors such as longer life expectancies and fewer pensions are reshaping retirement for many — and providing advisors the opportunity to serve clients well into retirement. That was the message to a recent conference of investment professionals? The changed outlook has some clients thinking of planning periods of “20 or 30 or 40 years after work,” noted the CEO of an organization focused on issues relating to an aging population. **Takeaway: Two client-approved planning resources are newly updated. Income Fact Finder** tallies income needs and sources to help determine an income outlook. **Income Playbook** provides paths to help determine which type of annuity may best address needs. Your regional rep can help you put them to work.

Income Fact Finder
Check Your Retirement Income Outlook

Income Playbook
Put Your Retirement Income Plan in Action

Here's How to Look Better (from a Client's-Eye View)

How much do annuity conversations matter? Consider this: A LIMRA survey showed that clients who bought annuities had a more favorable view of their financial advisor.⁴ Across various measures, those who decided to buy deferred annuities rated their advisors more favorably than those who did not. **Takeaway: Buyers said their advisor “explained deferred annuities in terms I could understand” (66% “went beyond expectations”), “was knowledgeable about annuities” (68%) and “was important to my decision whether to purchase the deferred annuity” (71%).** Set the stage for better annuity conversations with **Retirement Freedom**. Make the first conversation with your regional rep.

Retirement Freedom
Help Protect Against 4 Common Risk Factors

Online Access: Clients Need to (Re)Register

Online info? Online action? For online anything, a new registration process is in place for self-service access for contracts issued by Western & Southern Financial Group member companies. **Takeaway: Contract owners, whether registered before or doing so for the first time, simply complete a few one-time steps.** Safeguarding personal and financial information is critical. With this measure, an added layer of security now enhances online access. Want to dig into the digital details? Contact your regional representative.

- 1 Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-1 1406 and ICC14 ER.04 GLWB-S 1406.
- 2 If joint, both spouses receive 90% of covered individual lifetime payout amount.
- 3 Financial Advisor IQ, “Advisors Have a Growing Opportunity to Serve Clients During Retirement,” Nov. 21, 2022.
- 4 LIMRA, “Advisors and the Annuity Discussion,” Nov. 16, 2022.

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New Knowledge by the Numbers

Every year brings changes to tax facts and retirement planning figures. Contact your regional representative for print copies.

2023 Tax REFERENCE GUIDE

W&S Financial Group Distributors

Tax Brackets for 2023

Married Jointly	Single	Head of Household (HOH)
\$0 - \$14,500	\$0 - \$11,000	\$0 - \$14,500
\$14,500 - \$23,000	\$11,000 - \$14,000	\$14,500 - \$20,500
\$23,000 - \$32,000	\$14,000 - \$20,500	\$20,500 - \$27,000
\$32,000 - \$47,500	\$20,500 - \$27,000	\$27,000 - \$33,500
\$47,500 - \$62,500	\$27,000 - \$33,500	\$33,500 - \$40,000
\$62,500 - \$83,500	\$33,500 - \$40,000	\$40,000 - \$47,000
\$83,500 - \$101,000	\$40,000 - \$47,000	\$47,000 - \$54,000
\$101,000 - \$129,000	\$47,000 - \$54,000	\$54,000 - \$61,000
\$129,000 - \$162,500	\$54,000 - \$61,000	\$61,000 - \$68,000
\$162,500 - \$203,000	\$61,000 - \$68,000	\$68,000 - \$75,000
\$203,000 - \$243,500	\$68,000 - \$75,000	\$75,000 - \$82,000
\$243,500 - \$284,000	\$75,000 - \$82,000	\$82,000 - \$89,000
\$284,000 - \$314,500	\$82,000 - \$89,000	\$89,000 - \$96,000
\$314,500 - \$370,000	\$89,000 - \$96,000	\$96,000 - \$103,000
\$370,000 - \$431,000	\$96,000 - \$103,000	\$103,000 - \$110,000
\$431,000 - \$476,500	\$103,000 - \$110,000	\$110,000 - \$117,000
\$476,500 - \$522,000	\$110,000 - \$117,000	\$117,000 - \$124,000
\$522,000 - \$577,500	\$117,000 - \$124,000	\$124,000 - \$131,000
\$577,500 - \$633,000	\$124,000 - \$131,000	\$131,000 - \$138,000
\$633,000 - \$688,500	\$131,000 - \$138,000	\$138,000 - \$145,000
\$688,500 - \$744,000	\$138,000 - \$145,000	\$145,000 - \$152,000
\$744,000 - \$800,000	\$145,000 - \$152,000	\$152,000 - \$159,000
\$800,000 - \$856,000	\$152,000 - \$159,000	\$159,000 - \$166,000
\$856,000 - \$912,000	\$159,000 - \$166,000	\$166,000 - \$173,000
\$912,000 - \$968,000	\$166,000 - \$173,000	\$173,000 - \$180,000
\$968,000 - \$1,024,000	\$173,000 - \$180,000	\$180,000 - \$187,000
\$1,024,000 - \$1,080,000	\$180,000 - \$187,000	\$187,000 - \$194,000
\$1,080,000 - \$1,136,000	\$187,000 - \$194,000	\$194,000 - \$201,000
\$1,136,000 - \$1,192,000	\$194,000 - \$201,000	\$201,000 - \$208,000
\$1,192,000 - \$1,248,000	\$201,000 - \$208,000	\$208,000 - \$215,000
\$1,248,000 - \$1,304,000	\$208,000 - \$215,000	\$215,000 - \$222,000
\$1,304,000 - \$1,360,000	\$215,000 - \$222,000	\$222,000 - \$229,000
\$1,360,000 - \$1,416,000	\$222,000 - \$229,000	\$229,000 - \$236,000
\$1,416,000 - \$1,472,000	\$229,000 - \$236,000	\$236,000 - \$243,000
\$1,472,000 - \$1,528,000	\$236,000 - \$243,000	\$243,000 - \$250,000
\$1,528,000 - \$1,584,000	\$243,000 - \$250,000	\$250,000 - \$257,000
\$1,584,000 - \$1,640,000	\$250,000 - \$257,000	\$257,000 - \$264,000
\$1,640,000 - \$1,696,000	\$257,000 - \$264,000	\$264,000 - \$271,000
\$1,696,000 - \$1,752,000	\$264,000 - \$271,000	\$271,000 - \$278,000
\$1,752,000 - \$1,808,000	\$271,000 - \$278,000	\$278,000 - \$285,000
\$1,808,000 - \$1,864,000	\$278,000 - \$285,000	\$285,000 - \$292,000
\$1,864,000 - \$1,920,000	\$285,000 - \$292,000	\$292,000 - \$299,000
\$1,920,000 - \$1,976,000	\$292,000 - \$299,000	\$299,000 - \$306,000
\$1,976,000 - \$2,032,000	\$299,000 - \$306,000	\$306,000 - \$313,000
\$2,032,000 - \$2,088,000	\$306,000 - \$313,000	\$313,000 - \$320,000
\$2,088,000 - \$2,144,000	\$313,000 - \$320,000	\$320,000 - \$327,000
\$2,144,000 - \$2,200,000	\$320,000 - \$327,000	\$327,000 - \$334,000
\$2,200,000 - \$2,256,000	\$327,000 - \$334,000	\$334,000 - \$341,000
\$2,256,000 - \$2,312,000	\$334,000 - \$341,000	\$341,000 - \$348,000
\$2,312,000 - \$2,368,000	\$341,000 - \$348,000	\$348,000 - \$355,000
\$2,368,000 - \$2,424,000	\$348,000 - \$355,000	\$355,000 - \$362,000
\$2,424,000 - \$2,480,000	\$355,000 - \$362,000	\$362,000 - \$369,000
\$2,480,000 - \$2,536,000	\$362,000 - \$369,000	\$369,000 - \$376,000
\$2,536,000 - \$2,592,000	\$369,000 - \$376,000	\$376,000 - \$383,000
\$2,592,000 - \$2,648,000	\$376,000 - \$383,000	\$383,000 - \$390,000
\$2,648,000 - \$2,704,000	\$383,000 - \$390,000	\$390,000 - \$397,000
\$2,704,000 - \$2,760,000	\$390,000 - \$397,000	\$397,000 - \$404,000
\$2,760,000 - \$2,816,000	\$397,000 - \$404,000	\$404,000 - \$411,000
\$2,816,000 - \$2,872,000	\$404,000 - \$411,000	\$411,000 - \$418,000
\$2,872,000 - \$2,928,000	\$411,000 - \$418,000	\$418,000 - \$425,000
\$2,928,000 - \$2,984,000	\$418,000 - \$425,000	\$425,000 - \$432,000
\$2,984,000 - \$3,040,000	\$425,000 - \$432,000	\$432,000 - \$439,000
\$3,040,000 - \$3,096,000	\$432,000 - \$439,000	\$439,000 - \$446,000
\$3,096,000 - \$3,152,000	\$439,000 - \$446,000	\$446,000 - \$453,000
\$3,152,000 - \$3,208,000	\$446,000 - \$453,000	\$453,000 - \$460,000
\$3,208,000 - \$3,264,000	\$453,000 - \$460,000	\$460,000 - \$467,000
\$3,264,000 - \$3,320,000	\$460,000 - \$467,000	\$467,000 - \$474,000
\$3,320,000 - \$3,376,000	\$467,000 - \$474,000	\$474,000 - \$481,000
\$3,376,000 - \$3,432,000	\$474,000 - \$481,000	\$481,000 - \$488,000
\$3,432,000 - \$3,488,000	\$481,000 - \$488,000	\$488,000 - \$495,000
\$3,488,000 - \$3,544,000	\$488,000 - \$495,000	\$495,000 - \$502,000
\$3,544,000 - \$3,600,000	\$495,000 - \$502,000	\$502,000 - \$509,000
\$3,600,000 - \$3,656,000	\$502,000 - \$509,000	\$509,000 - \$516,000
\$3,656,000 - \$3,712,000	\$509,000 - \$516,000	\$516,000 - \$523,000
\$3,712,000 - \$3,768,000	\$516,000 - \$523,000	\$523,000 - \$530,000
\$3,768,000 - \$3,824,000	\$523,000 - \$530,000	\$530,000 - \$537,000
\$3,824,000 - \$3,880,000	\$530,000 - \$537,000	\$537,000 - \$544,000
\$3,880,000 - \$3,936,000	\$537,000 - \$544,000	\$544,000 - \$551,000
\$3,936,000 - \$3,992,000	\$544,000 - \$551,000	\$551,000 - \$558,000
\$3,992,000 - \$4,048,000	\$551,000 - \$558,000	\$558,000 - \$565,000
\$4,048,000 - \$4,104,000	\$558,000 - \$565,000	\$565,000 - \$572,000
\$4,104,000 - \$4,160,000	\$565,000 - \$572,000	\$572,000 - \$579,000
\$4,160,000 - \$4,216,000	\$572,000 - \$579,000	\$579,000 - \$586,000
\$4,216,000 - \$4,272,000	\$579,000 - \$586,000	\$586,000 - \$593,000
\$4,272,000 - \$4,328,000	\$586,000 - \$593,000	\$593,000 - \$600,000
\$4,328,000 - \$4,384,000	\$593,000 - \$600,000	\$600,000 - \$607,000
\$4,384,000 - \$4,440,000	\$600,000 - \$607,000	\$607,000 - \$614,000
\$4,440,000 - \$4,496,000	\$607,000 - \$614,000	\$614,000 - \$621,000
\$4,496,000 - \$4,552,000	\$614,000 - \$621,000	\$621,000 - \$628,000
\$4,552,000 - \$4,608,000	\$621,000 - \$628,000	\$628,000 - \$635,000
\$4,608,000 - \$4,664,000	\$628,000 - \$635,000	\$635,000 - \$642,000
\$4,664,000 - \$4,720,000	\$635,000 - \$642,000	\$642,000 - \$649,000
\$4,720,000 - \$4,776,000	\$642,000 - \$649,000	\$649,000 - \$656,000
\$4,776,000 - \$4,832,000	\$649,000 - \$656,000	\$656,000 - \$663,000
\$4,832,000 - \$4,888,000	\$656,000 - \$663,000	\$663,000 - \$670,000
\$4,888,000 - \$4,944,000	\$663,000 - \$670,000	\$670,000 - \$677,000
\$4,944,000 - \$5,000,000	\$670,000 - \$677,000	\$677,000 - \$684,000

2023 W&S 2023

2023 Tax Reference Guide

2023 Retirement Planning Guide

IRA | Roth | SEP | SIMPLE | DB | 401(a) | 401(k) | 403(b) | Life Insurance

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