

## Why Add Risk?

*Why make risky business of sales not intended to be so?*

*Regulatory action. Financial shortfalls. Emergency orders. Offloaded obligations. Hazardous financial conditions.* Terms such as those have been in the insurance news lately. But they're NOT ones your clients want associated with their retirement well-being.

## Certainty Sells

Why introduce exposure to elements of risk to retirement solutions NOT meant to be risky?

*Strong capital. High ratings. Stable heritage. Promises kept.* Terms such as those are ones retirees want to hear. And they're strong points that anchor us.

## Strength Pays

Western & Southern Financial Group serves millions of customers. And pays out billions in benefits.


**Leverage Our Strengths** is a new, quick-read, fact-filled resource. It goes beyond rates to detail strong distinctions that make the difference in long-term confidence.

Sell a company where no apology is ever needed. Let our strengths be your strengths. Now and later.

**Takeaway: When do strength, service and solutions matter? More important, when *don't* they matter?**

### Leverage Our Strengths

3 Pillars Supporting You ... and Your Clients



Partner with a company that provides ...

- Formidable Financials
- Elite Customer Service
- Comprehensive Solutions

W&S Financial Group Distributors

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

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See [WSFinancialPartners.com](#) or contact your regional team to put these tools and ideas into action.

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## New FIA Sales Coming in a New York Minute!

New Yorkers now are pursuing retirement wealth goals via a new fixed indexed annuity from a highly rated issuer. **Indextra® NY**<sup>1</sup> from National Integrity Life provides:

- Growth opportunity via five allocation options: three indexed and two fixed.
- Rate-to-term certainty of up to 10 years with two of the allocation options.
- A performance-triggered option that credits whenever the index return is at least 0%.
- Positive market participation only.

### Indextra® NY

Single Premium Deferred Fixed Indexed Annuity



Client Guide

W&S Financial Group Distributors

Issuer: National Integrity Life Insurance Company

**Takeaway: “Indextra NY delivers guaranteed growth with multiple allocation choices, helping provide confidence in the face of market volatility,”** announced Mark Caner, president of W&S Financial Group Distributors, Inc. “Each of its allocation options does just that.” Check out **Indextra® NY at a Glance** for all the details.

## Plan vs. Reality: Mismatch Awaits Most Retirees

Early exits from the workforce are the rule, not the exception. That's a finding of the third Spending in Retirement study from EBRI? **Takeaway: Among 3,600 retirees (ages 62 to 75) surveyed, 58% said they had retired earlier than expected.** The most common reasons cited: experiencing a health problem or disability (38%) and changes at their employer, such as downsizing, closure or reorganization (23%). Engage your clients on the importance of active and agile planning with the **Retirement Talks** video series.

## Going Up! GMIR Climbing to 3%

Effective with new contracts signed April 1 and after, the Guaranteed Minimum Interest Rate on most **annuities** distributed by W&S Financial Group Distributors will increase to **3.00%.** **Takeaway: The rate applies to both fixed annuities as well as to fixed accounts within indexed and variable annuities.** Use the GMIR to help build buyer confidence.

## Advance Your Sales with Advanced Markets Insights

A new year brings new financial planning prospects. **Takeaway: January saw significant changes as one administration exited and another returned. AM Insights: Social Security Fairness Act** details the new law. **AM Insights: Trump Tax Proposals** overviews possibilities. Connect with your regional rep for these and more Advanced Markets resources.

## RMDs for Beneficiaries: 10 Rules, One Reference


The SECURE Act ushered in sweeping changes. Provisions impacted, among other things, RMD rules for beneficiaries of IRA owners or qualified plan participants. **Takeaway: 10 Facts in Effect covers need-to-know rules.** Want to know more? Your regional rep can help you stay current.

## Consumption Junction: Retirees Reluctant to Spend

**“Retirees Are Reluctant to Spend Savings”** **“Retirees Spend Lifetime Income, Not Savings”** **“Even Rich Retirees Fear Outliving Their Money”** **“Are You Being Too Frugal in Retirement?”** **“Scared to Spend: Overcoming the Retirement Cycle of Fear”** Media and research headlines regarding retirement decumulation echo a common theme. **Takeaway: After a lifetime building up funds, drawing them down come retirement can be difficult.** Help clients get comfortable with their options with the **Income Playbook**. In flow chart fashion it connects objectives and strategies. Your regional rep can connect you with best uses for it.

### Income Playbook

Put Your Retirement Income Plan in Action



W&S Financial Group Distributors

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


1 Issued by National Integrity Life Insurance Company, White Plains, NY. Single Premium Deferred Annuity Contract with Indexed Interest Options series NIL-18 2307, Allocation Options NE.50 2311, NE.51 MY-FI 2402, NE.52 SI-CL-OY-PTP 2402, NE.53 SI-PT-OY-PTP 2402 and Waiver of Withdrawal Charge Rider NR.43 2311.  
2 EBRI Issue Brief, “2024 Spending in Retirement Survey,” Nov. 7, 2024.  
3 Limited exceptions apply by product and state. Consult the Sales Desk for complete details.

Tax facts and retirement planning figures change every year. Go with the flow as these updated references help keep you in the know. Contact your regional representative for printed copies.


2025

Retirement Planning Guide

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



A person wearing a light blue shirt is seen from the side, looking at a tablet computer. The tablet screen displays a retirement planning dashboard with various charts and graphs, including a pie chart, a bar chart, and a line graph. The person's hands are visible, interacting with the tablet. The background is a blurred office setting with a desk, a pen, and a pair of glasses.



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