How to Use This Site

Welcome to W&S Financial Group Distributors' financial professional web site. The site navigation is designed to help you quickly find the information you need. How to Use This Site presents illustrated summaries that explain the main navigational features located on the site.

1. Top Right Navigation

Links at the top right of each page include Home Page, My Profile, About Us and Contact Us.

Home returns you to your personalized home page from any location on the site.

My Profile allows you to update your information, change your password and view your top five customers and products.

About Us gives a company overview, explains our credibility, shows ratings and allows you to learn about Western & Southern Financial Group and its member companies.

Contact Us shows phone number, address and email information for the company and for regional representatives.

2. Main Navigation

The Main Navigation includes links to Customer Accounts, ZapApp Transactions, Annuities, Life Insurance, Tools & Services and News Archive.

Customer Accounts allows you to view your book of business and search for accounts.

ZapApp Transactions allows you to begin new ZapApp electronic applications or return to those already in progress.

Annuities shows product information and forms & literature for Integrity, National Integrity and Western & Southern Life annuities.

Life Insurance shows product information and forms & literature for National Integrity and Western & Southern Life life insurance products.

Tools & Services links you to illustrations, marketing workshops, sales tips & ideas and retirement services information.

News Archive shows archived company news stories.

3. News

The **What's New** area is updated regularly with information regarding products, new marketing materials, revised procedures and general announcements.

The Latest Commentary section allows you to read the most recent issue of *Market Update* — a quarterly newsletter by Nicholas Sargen of Fort Washington Investment Advisors, Inc — for news and commentary about the economy and financial markets.

This section includes a link to the latest *Advisor Ideas* — a quarterly newsletter from W&S Financial Group Distributors — and other sales related topics.

4. ZapApp Quick Links

If your financial institution allows new business submission via the ZapApp online application tool, this area provides quick links to start a new Western & Southern Life annuity application or life insurance application. Simply click the name of the product you're selling to jump directly into ZapApp.

5. Illustrations Quick Links

The Illustrations quick links allow you to generate an immediate, accurate quote of guaranteed and projected contract values directly from the home page.

6. Forms & Literature Quick Links

The Forms & Literature quick links provide a shortcut to paperwork, service forms and marketing materials for Western & Southern Life's fixed annuities.

7. Most Recent Statements Quick Links

Most Recent Statements shows, since your last login, which customers have received a statement.

8. Account Search

Account Search allows you to quickly find customer and contract information directly from the home page by entering any or all of the following criteria: Social Security Number/Tax Identification Number, contract number and customer name.

9. Top Five and Personal Profile Quick Links

The Top Five quick links provides a shortcut to your top five customers and products based on sales. The Personal Profile link gives you direct access to update your personal information or change your password.