Issuer
Legacy Forward II is a single premium universal life insurance policy issued by Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH, or National Integrity Life Insurance Company (National Integrity), Greenwich, NY.

Issue Ages
18 – 85 (Age last birthday)

Money-Back Guarantee
Western & Southern Life and National Integrity guarantee that the cash surrender value is always at least 100% of the premium paid, less partial surrenders. This guarantee is terminated if a policy loan or accelerated death benefit advance is taken.

Guaranteed and Leveraged Death Benefit
The premium amount paid is instantly increased into a larger death benefit amount. Death benefit values are determined by issue age, gender and tobacco status. A financial professional can provide an instant quote.

Getting Started
The minimum premium is $10,000. The maximum premium varies by issue age band:

<table>
<thead>
<tr>
<th>Ages 18-39</th>
<th>Ages 40-49</th>
<th>Ages 50-59</th>
<th>Ages 60-69</th>
<th>Ages 70-80</th>
<th>Ages 81-85</th>
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</thead>
<tbody>
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<td>$25,000</td>
<td>$50,000</td>
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<td>$250,000</td>
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- There is no minimum or maximum face amount.
- A short application with health questions must be completed for underwriting review. A policy decision will be delivered in under 5 minutes using the electronic application process.

Tax Efficient Benefits
At the death of the insured, the guaranteed death benefit is paid to the named beneficiary(ies) generally federal income tax-free. Life insurance proceeds generally bypass probate, a legal process that can be costly and time consuming.

Surrender Charge
The surrender charge is 1% (0.5% in NY) of the premium or partial surrender amount for the first five policy years and 0% thereafter.
**Accelerated Death Benefit Rider**

Provides an advance of a portion of the death benefit if the insured is diagnosed with terminal illness (less than 12-month life expectancy) or becomes chronically ill. The terminal illness maximum benefit is 60-90% of the death benefit, based on age, gender and tobacco status. The chronic illness maximum benefit is 100% of premium paid less partial withdrawals. The rider can help provide security and access to funds at a difficult time.

**Confinement Waiver**

The surrender charge is waived if the insured is confined to a long-term care facility or hospital for at least 30 days at the time of a partial or full surrender.

**Access and Control**

Access to a portion of the policy value is available through policy loans and partial surrenders should a financial need arise:

- **Partial surrenders** cannot be paid back. Minimum partial surrender is $500.
- **Policy loans** are available any time there is sufficient loan value available. Maximum loan rates apply. The rate credited to the loan portion of the accumulation value is 2.00%. Outstanding debt may be repaid at any time while the insured is still living. A policy may lapse if the amount of loans plus interest exceed the cash value. The return of premium guarantee is terminated if a policy loan is taken.

Ask your financial professional about how to turn a one-time payment into a larger, generally income tax-free gift with Legacy Forward II.