



Is Your Client's House in Order?

Our products, provisions and programs help open doors and create windows of opportunity.

<h3>IRA & NQ INHERITED ANNUITIES</h3> <ul style="list-style-type: none">> Pre-planning strategies> Post-death claim strategies> Beneficiary restriction options <p>LEGACY PLANNING IDEAS</p>	<h3>FEATURES THAT MAY BENEFIT OLDER CLIENTS</h3> <ul style="list-style-type: none">> Issue ages up to 90> No charge back at death> Features: GMAV, surrender waivers, Bene restrictions <p>FEATURE-RICH ANNUITIES</p>	<h3>ENTITY OWNERSHIP¹ OPPORTUNITIES</h3> <ul style="list-style-type: none">> Corporations> Trusts> 501c3> Qualified Plans <p>ADVANCED SALES SUPPORT</p>	<h3>JOINT LIFE INCOME OPTIONS</h3> <ul style="list-style-type: none">> Joint Life retirement income with flexibility> Spousal/non-spousal payouts> Multi-generational income <p>MULTIPLE INCOME IDEAS</p>
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More Resources to Help You Sell

[Rep & Client Presentations](#) | [Value Adds: Gen Reach & Social Security](#) | [Sequence of Returns](#) | [Customized Collateral](#) | [Income Calculator](#)

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

Our Company Strength Helps Keep Your Client's House in Order

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.

1888
Company
Heritage

A+
A.M. Best
Rating

96
Comdex
Ranking

U.S.
Owned &
Operated

Member of a
Mutual
Holding
Company

Fortune
500
Company

Fortune.com/Fortune500/2021

800.804.4465 | WSFinancialPartners.com

¹ Entity ownership could have tax consequences. Please advise your customer to contact their tax or legal advisor regarding their situation.

A+ AM Best (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings. Rating held since June 2009, current as of October 2021 and subject to change. Rating refers to claims-paying ability of the insurance company and do not reflect performance or safety of any investment product.

The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

Products are issued by Integrity Life Insurance, Cincinnati, OH and National Integrity Life Insurance, Greenwich, NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Product approval, availability and features may vary by state. See your financial professional for details and limitations. Payment of benefits under the contract is the obligation of, and is guaranteed by, the insurance company issuing the product. Guarantees are based on the claims-paying ability of the insurer.

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