

Dual Living Benefits Legacy Forward® II

When you buy life insurance, you help secure financial protection for the loved ones you leave behind. But did you know that certain benefits within your life insurance policy can help provide special protections for you during your lifetime, too?

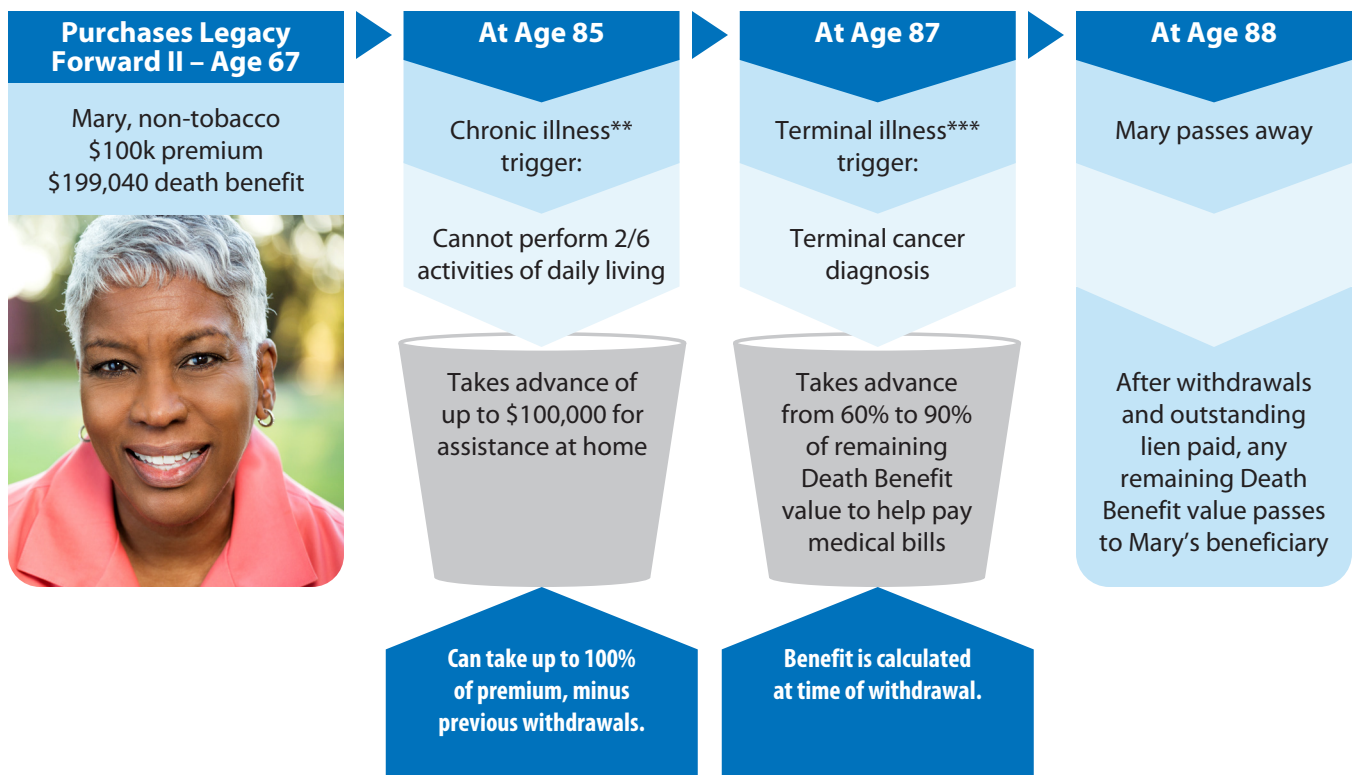
Legacy Forward II is a single premium universal life insurance policy designed for tax-efficient asset transfer. Its included Accelerated Death Benefit Rider can provide benefits at the diagnosis of chronic illness and/or terminal illness. You can tap into some of your policy's death benefit to help you pay for care, cover bills or take care of other financial needs. You may qualify for one or both benefits, if needed.

What are the Benefit Triggers?

Chronic Illness is defined as the inability to perform two or more of the six recognized Activities of Daily Living (ADLs), or that you require substantial supervision due to severe cognitive impairment. At diagnosis of chronic illness, many people need medical care or assistance with everyday activities. The six recognized ADLs include bathing, continence, dressing, eating, transferring and toileting.

Terminal illness is defined as a diagnosis of life expectancy of 12 months or less. At diagnosis of terminal illness, many people need to pay for medical care or pay final expenses, such as funeral costs or debt.

How the Accelerated Death Benefit Rider Works*:



* Partial withdrawals and policy loans will reduce the cash value and death benefit, and will void the Return of Premium guarantee. Additional charges, restrictions, tax penalties and conditions may apply. Payment of Accelerated Death Benefits, if not repaid, will reduce the Death Benefit and affect the available loan amount and other policy values. Accelerated Death Benefit not available for issue ages 81-85.

** Chronic illness (issue ages 55-80) advance available after 90 days with approved diagnosis (see back for details). Advance is treated as a loan. Withdrawal amount reduced by initial upfront interest loan deduction.

*** Diagnosis of life expectancy of 12 months or less. Max advance is reduced by chronic illness outstanding lien, if applicable. Benefit amount is based on age, gender and tobacco status.

Keep in mind that if you choose to access funds through the Accelerated Death Benefit Rider, it is treated as a lien on the death benefit of the policy. Interest is calculated and subtracted from the amount you request. The death benefit, cash value and available policy loan will be reduced by the amount of the outstanding lien, including interest. It's possible there won't be any death benefit value remaining when you pass away.



You may never need to use the chronic illness or terminal illness benefits, but you may feel better knowing they are there in the event you ever do.

If you don't need to access them, and you take no other withdrawals from your policy, the entire initial death benefit amount will pass to your named beneficiary as planned, guaranteed.

Ask your representative about Legacy Forward II.

Policy not available in CA or DE.

The Accelerated Death Benefit Rider is not available for issue ages 81-85. Terminal illness means an illness that is expected to result in death of the insured within 12 months. The Chronic Illness benefit is available to issue ages 55-80. Chronic Illness means the insured has been unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living (ADLs) for a period of at least 90 consecutive days due to a loss of functional capacity; or requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment. The six recognized ADLs are bathing, continence, dressing, eating, toileting and transferring.

Living benefits are accessed through an advance of the policy's death benefit, provided the insured meets eligibility requirements under the applicable rider. An advance is treated as a lien secured by the Death Benefit of the policy and will reduce the Death Benefit payable if not repaid. The advance will accrue interest each year. The rate of interest will depend on the cash value of your policy and may vary. The lien may be increased if necessary to keep your policy in effect. This rider is added at no additional premium; however, we may charge a fee of up to \$250.00 for an advance payment. The accelerated death benefit will terminate with the policy.

Life insurance proceeds paid in the form of an accelerated death benefit when the insured has become chronically or terminally ill, and is otherwise eligible for benefits, are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where total payments exceed the per diem limitation under the Internal Revenue Code (Chronic Illness only). In NY, the maximum payout amount allowed in a calendar year is equal to the per diem limitation amount. Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. Consult your tax advisor before taking an advance.

Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by the company issuing the policy.

An accelerated death benefit is not to be sold as or to replace long-term care insurance, nursing home insurance, or home care insurance. An accelerated death benefit (such as the Accelerated Death Benefit Plus Rider) and long-term care insurance provide very different kinds of benefits.

Legacy Forward II is a single premium universal life insurance policy, issued and guaranteed by Western-Southern Life Assurance Company, Cincinnati, OH, operating in DC and all states except NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. Guarantees are based on the claims-paying ability of the issuing insurance company. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Product and feature availability varies by state. Single premium universal life insurance policy series: ICC12 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY; Chronic Illness Accelerated Death Benefit Rider series: ICC12 1301-2626 WSA, ICC12 1301-2626 NIL and 1301-2626 NIL NY; and Terminal Illness Accelerated Death Benefit Rider series: ICC10 1010-2622 WSA, ICC11 1010-2622 NIL and 1010-2622 NIL NY. Chronic Illness underwriting guidelines will be used to determine eligibility for our various Accelerated Death Benefit Riders.

The policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the existing policy must not be a MEC. Western & Southern member companies and its agents do not offer tax advice. For specific tax information, contact your attorney or tax advisor.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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