

Statement About the Department of Labor Fiduciary Rule

The U.S. Department of Labor published regulations in spring 2016 to require all who provide retirement investment advice to follow a fiduciary standard to ensure their advice puts their clients' best interests first.

The Western & Southern Financial Group family of companies shares the DOL's commitment to doing what's best for clients. This client focus is at the heart of our business and has guided our actions since our founding in 1888.*

In light of the requirements set forth by the DOL's Fiduciary Rule, we have conducted a thorough analysis of all aspects of our businesses, products, operations, and policies and procedures.

Our various member companies are collaborating both internally and externally with their distribution partners to refresh compliance training for our associates, make adjustments where necessary to products and compensation methods, enhance reporting processes and employ new technology where appropriate to ensure we meet the fiduciary standards by effective dates specified by the DOL.

Western & Southern remains committed to complying with the rule as it becomes effective with a continued focus on meeting the needs of our clients with their best interests at the forefront.

**Founded in 1888 as The Western and Southern Life Insurance Company.*