

IncomePoint®

Group Single Premium Immediate Annuity



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

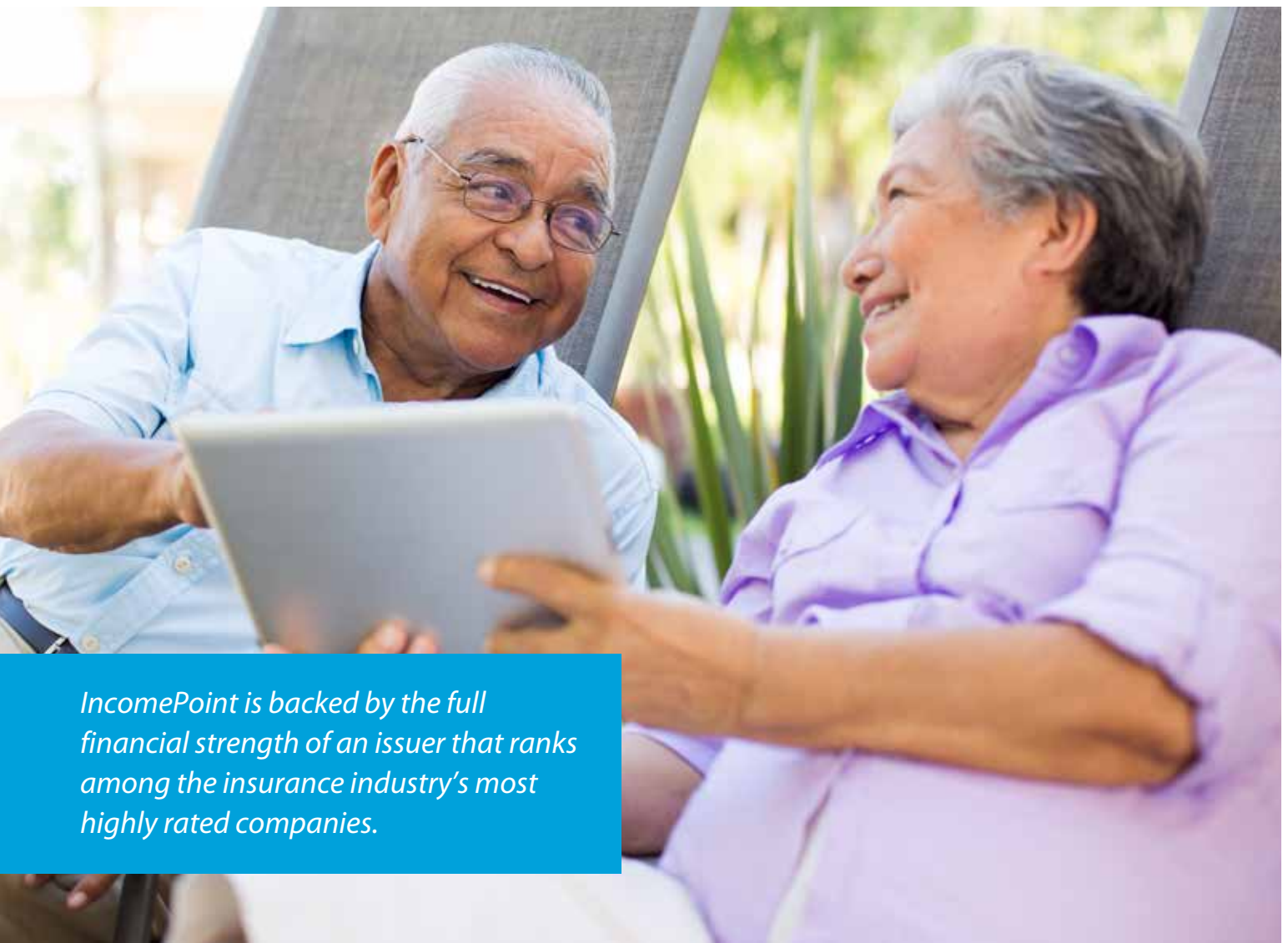
Help Create Retirement Confidence

Achieving a full and satisfying retirement requires an income that provides real lifestyle confidence.

A guaranteed stream of retirement income may help provide the freedom to travel, to experience, to go where life takes you, with fewer financial concerns and boundaries. You worked hard to accumulate assets to ensure you could one day pursue those promises.

Your ultimate objective in saving over the years was to someday provide spending flexibility for your needs and wants. IncomePoint converts a portion of retirement savings to retirement income; income that can last a lifetime. IncomePoint payouts are automatic and guaranteed, giving you the financial freedom to relax and enjoy the retirement you deserve.

IncomePoint® is issued by a member company of Western & Southern Financial Group.



IncomePoint is backed by the full financial strength of an issuer that ranks among the insurance industry's most highly rated companies.

Secure a Lifetime Income

Consider an Income Annuity

An income annuity helps support a comfortable and worry-free retirement. Convert a portion of your wealth into an income stream and increase your likelihood of covering your basic expenses for as long as you live.

Add Up the Advantages

If you don't require access to all your assets and want to know you can depend on regular, guaranteed income, consider how many of these reasons apply to you:

- › You are entering retirement or are already retired.
- › You have resources (pension plans and/or retirement accounts) that you wish to convert into an income stream.
- › You are concerned about outliving your income and savings.
- › You value a guaranteed source of income in retirement.
- › You want to select among various payout options at the time of purchase.
- › You have other retirement resources that can be invested for growth.
- › You seek freedom from having to manage your savings to generate income.
- › You wish to provide income for your spouse or beneficiaries.



Benefits of IncomePoint

Increasing Payout Options Help Protect Purchasing Power

Are you concerned that rising prices will wreak havoc on your purchasing power, especially over an extended period? To help ensure that your income stream remains strong throughout the years, IncomePoint offers a guaranteed Increasing Payout Option (IPO):*

- Selecting the IPO annually increases your payouts over the length of your income stream by a compounded interest rate of 2% or 3%. It's available with any life-contingent income option you choose.
- The option is not tied to any outside index or indicator. Once a contract is signed, the option cannot be added or removed, as the income stream is adjusted from the start of the contract.



*IPO payments will initially be lower than under a payout option without the IPO. IPO payment amounts increase annually and will at some point, depending on the payout elected and the annuitant's longevity, exceed those received under an option without the IPO. If the annuitant dies prior to his or her life expectancy, the payee may receive less total income under an IPO option than without one. Not available for Annuitant(s) under age 60.

Select a Guaranteed Income Stream

- › **Payouts for life (single life)** — Provides the highest income payout amount of any of the life options because payouts will continue only while the annuitant is alive. When the annuitant dies, the certificate terminates, and no further payments will be made regardless of the amount received.
- › **Payouts for two lives (joint and survivor)** — Lifetime income for as long as one of two annuitants (spouses) is alive. Payouts to the survivor can remain level or be reduced. When the last annuitant dies, the certificate terminates, and no further payments will be made regardless of the amount received.
- › **Payouts for life or for two lives with cash refund** — Lifetime income with a money-back guarantee that at least the single premium will be returned, regardless of whether the annuitant is alive. If payouts before death are less than the premium paid, the beneficiary receives the difference in a lump-sum refund. Payouts to the survivor can remain level or be reduced.
- › **Payouts for a certain period** — A non-lifetime option where payouts will continue for a period of time (5, 10 or 15 years) specified by the owner. Payouts continue until the end of the specified period, regardless of whether the annuitant is alive.

Payouts end at the last annuitant's death unless a certain period or cash refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater than the premium paid will depend on how long the annuitant(s) lives. All options may not be available.

Understand the Parties to an Annuity Certificate

- › The **annuitant** is the person whose life determines the income payouts and is the owner of the annuity certificate.
- › The **beneficiary** is named by the annuitant. It's the person who may receive any remaining guaranteed benefits at the death of the last annuitant.

Stability and Security: The Next Step

You have the ability to create guaranteed income with IncomePoint. Your payouts won't fluctuate with market volatility and will continue for as long as you choose. Plus, if you choose, payout options can increase to address inflation.

Now that you've thought about your retirement objectives and your potential sources of income, consider purchasing an annuity with Western & Southern Financial Group.



IncomePoint at a Glance

Opportunities	<ul style="list-style-type: none"> Buyers may include people who: <ul style="list-style-type: none"> Are entering retirement or are already retired. Want to convert their Retirement Plan into an income stream. Are concerned about outliving their income. Value a guaranteed source of income in retirement. Want the flexibility to select among various payout options. Have other retirement resources invested for growth. Want to provide income for a spouse.
Contract Type	Single premium immediate annuity issued by Western-Southern Life Assurance Company, Cincinnati, OH or National Integrity Life Insurance Company, White Plains, NY.
Key Benefits	<ul style="list-style-type: none"> Increasing Payout Option (IPO) of 2% or 3% helps preserve buying power over time¹ Joint Payout options provide income for you and your spouse. Cash Refund Payout option answers annuitant desire for principal guarantees. Top-tier issuer financial strength backs lifetime income and other guarantees.
Availability	Available in DC and all states except OR and WY. Not available in any US territory.
Issue Ages	60-71 ²
Minimum Contract Size	\$10,000 (or the premium required to purchase a periodic income payout of \$100, whichever is higher).
Maximum Contract Size	<ul style="list-style-type: none"> Period Certain Only (5, 10, or 15 years): \$2.5 million Single Lifetime Only: \$1 million Single Lifetime with Cash Refund: \$2 million Joint Lifetime Only: \$2 million Joint Lifetime with Cash Refund: \$2 million <p>Maximum is cumulative, applying to all Western & Southern Financial Group income annuity contracts by the same annuitant.</p>
Premium Type	The elected single premium amount is distributed from your Retirement Plan. Both Roth and Non-Roth funds are accepted ³
Income Payout Frequencies	Monthly via direct deposit.
Income Payout Options	<ul style="list-style-type: none"> Payouts for life (single life)⁴: Provides the highest income payout amount of any of the life options because payouts will continue only while you are alive. Payouts for two lives (joint and survivor)^{4,5}: Lifetime income for as long as you or your spouse are alive. Payouts to the survivor can remain level or be reduced. Payouts for life or for two lives with cash refund⁵: Lifetime income with a money-back guarantee that at least the premium will be returned. If payouts before death are less than the premium paid, the beneficiary receives the difference in a lump-sum refund. Payouts to the survivor can remain level or be reduced⁵ Payouts for a period certain (5, 10, or 15 years): A non-lifetime option where payouts will continue for a period of time (5, 10, or 15 years) specified by you. Payouts continue until the end of the specified period, regardless of whether you are alive.
Increasing Payout Option (IPO)¹	<ul style="list-style-type: none"> Optional benefit provides an annually compounded guaranteed increase in the income payout amount. Increase options are 2% or 3%. Not available for period certain Payout Options or any Payout Option if an Annuitant is under age 60. Electing this benefit reduces the initial payout amount. IPO payment amounts increase annually and will at some point, depending on the payout elected and your longevity, exceed those received under an option without the IPO. If you die prior to life expectancy, you may receive less total income with an IPO than without one.

¹ The option is not tied to any outside index or indicator. Once the contract is issued the option cannot be added or removed, as the income stream is adjusted from the start.

² Product available below age 59½ if separated from service. Increasing Payout Option not available for Annuitant(s) under age 60. Maximum Spouse/Joint Annuitant age is 85.

³ A separate certificate will be issued for Roth funds, if applicable.

⁴ When the Annuitant(s) dies, the certificate terminates, and no further payments will be made regardless of the amount received.

⁵ Offers the Income Reduction Option, which reduces payments to the joint annuitant at the Annuitant's death

Western & Southern: Our Strength. Your Future.

**Financial
Strength**

**1888
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

About Guaranteed Income Direct

Western & Southern Financial Group members Western-Southern Life Assurance Company and National Integrity Life Insurance Company are insurers for Fidelity's Guaranteed Income Direct.

Fidelity's Guaranteed Income Direct is a Workplace Investing solution that offers a simple, flexible way for employees to purchase an annuity as a plan distribution benefit. This product's issuer has integrated with Fidelity's recordkeeping platform to offer an immediate income annuity, helping employees turn retirement savings into a steady stream of income to live in retirement.

An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. Western-Southern Life Assurance Company, Cincinnati, OH operates in DC and all states except NY, where National Integrity Life Insurance Company, White Plains, NY operates. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the issuer. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from this annuity are subject to ordinary income tax. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Single Premium Immediate Annuity Group Contract series ENT-08 2207 and ENT-08 2207 NY.

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

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