

# Leverage Our Strengths

3 Pillars Supporting You ... and Your Clients



Partner with a company that provides ...

- › *Formidable Financials*
- › *Elite Customer Service*
- › *Comprehensive Solutions*

 W&S Financial  
Group Distributors

A member of Western & Southern Financial Group

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

# Let Our Strengths Be Your Strength

What's your basis for doing business? We believe the big picture matters. That means more than just rates. It goes beyond to key differences:

**FORMIDABLE FINANCIALS** proven by an exceptional balance sheet and strong ratings.

**ELITE SERVICE** before, during and after the sale with specialized strategies, advanced support and value added programs.

**COMPREHENSIVE SOLUTIONS** that can protect principal, guarantee income and help provide peace of mind.



## Formidable Financials

### Top Capital Versus Competitors

Capital counts! And we count in the **Top 3** among our competitors when it comes to rankings for adjusted capital-to-assets and adjusted capital-to-liabilities! The strength in our numbers supports our ability to pay on our promises ... to you ... and to your clients.

**Adj. Capital-to-Assets Ratio**  
**11.8% vs. 5.3%**  
 Western & Southern      Average Top 25

**Adj. Capital-to-Liabilities Ratio**  
**15.0% vs. 10.7%**  
 Western & Southern      Average Top 25

**96**  
 Comdex  
 Ranking<sup>3</sup>

Say High to Our Ratings<sup>2</sup>  
**A+ (Superior)** A.M. Best  
**AA- (Very Strong)** Standard & Poor's  
**Aa3 (Excellent)** Moody's  
**AA (Very Strong)** Fitch

**1888**  
 Company  
 Heritage<sup>4</sup>

A Looooong History  
 Your clients count on products that last a long time. Consider a company that's been offering them a long time, too.

**MORE**  
 Strong  
 Points

Excellence in Action  
**U.S.** Owned and Operated  
**Mutual** Holding Company Member  
**Fortune 500**<sup>®</sup> Member Company<sup>5</sup>

## Elite Customer Service

**38**  
 Seconds  
 Avg. Call  
 Response

Say "Hello" to Service  
 Fast call pick up. Plus you're never more than one button away from a live person.

**283**  
 Years  
 Sales Desk  
 Experience

Centuries of Experience  
 Count on decades of collective industry experience. Plus 168 years exclusively within Western & Southern.

**100%**  
 Life & Health  
 Licensed  
 Sales Desk

Knowledge Is Powerful  
 Just like you, the person who answers your call is a fully certified professional.

**100%**  
 In-Office  
 Sales Desk  
 Support

We're Here  
 We're fully staffed with an in-office support team, ready to serve all your business needs.

**6.4**  
 Million  
 Corporate  
 Customers

Trust in the Millions  
 Ask our 6.4M clients, policy-holders and account owners. In 2023 we paid \$7.4B in claims, benefits and dividends<sup>6</sup>.

**Adv.**  
 Sales  
 Support

Advance Your Sales  
 Get simple answers to complex client questions. Advanced Sales attorneys and resources support your advanced planning success.

## Comprehensive Solutions

**FA**

Fixed Annuities  
 Guaranteed rate security.  
 Multiple strategy choices.  
 Predictable, sustainable income.

**FIA**

Indexed Annuities  
 Uncapped potential.  
 Guaranteed growth.  
 Powerhouse proprietary indices.

**SPIA**

Immediate Annuities  
 Income now.  
 Lifetime payouts.  
 Plus liquidity options.

**DIA**

Deferred Income Annuities  
 Income later.  
 Lifetime payouts.  
 Future retirement paycheck.

**VA**

Variable Annuities  
 Growth potential.  
 Living benefit options.  
 Guaranteed lifetime income.

**NQ Stretch**  
**QLAC**  
**Wealth Transfer**

Plus ...  
 Strategies that Help You Capitalize on Specialized Needs and Sales Opportunities.

# Ask Yourself These Questions ...

When do strength, service and solutions matter? When *don't* they?

How important is **service** to you and your clients?

How do you help clients see the **big picture** on product solutions beyond just rates?

Why add **risk** to a sale not intended to be **risky**?

How important is **capital** to assuring the promises you make are credible?

How do you **assess** the risk exposure of the products you recommend?

- 1 Based on combined performance of Western & Southern's seven life insurance companies compared to top 25 U.S. life/health insurance groups ranked by total net admitted assets. Capital-to-Assets Ratio = (Total Capital & Surplus + Asset Valuation Reserve) / Net Total Admitted Assets. Capital-to-Liabilities Ratio = (Total Capital & Surplus + Asset Valuation Reserve) / (Total Liabilities excluding Separate Accounts - Asset Valuation Reserve). All data as of 12/31/23.
- 2 Ratings are subject to change. The ratings shown here are current as of November 2024. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scale. Specific rating details are as follows:
  - A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.
  - AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.
  - Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.
  - AA FITCH (Very Strong) Very strong capacity to meet policyholder and contract obligations on a timely basis. Third highest of 21 ratings; rating held since June 2009.
- 3 Comdex ranking, current as of November 2024, is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale.
- 4 Western & Southern dates back to the founding of The Western and Southern Life Insurance Company in 1888.
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- 6 Source: Western & Southern Financial Group 2023 Annual Report, p. 32.

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