Income Playbook

Put Your Retirement Income Plan in Action

Know Your Income Options

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Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company
Follow the Route that Helps **Achieve Your Income Game Plan**

<table>
<thead>
<tr>
<th>When do you need income?</th>
<th>Sooner . . .</th>
<th>with Stability</th>
<th>Later . . .</th>
<th>with Stability</th>
<th>Never . . .</th>
<th>I plan to pass money on to heirs or charity.</th>
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</thead>
<tbody>
<tr>
<td>I’m retired or close to retiring.</td>
<td>I prefer a steady strategy.</td>
<td>Single Premium Immediate Annuity</td>
<td>I prefer a steady strategy.</td>
<td>Variable Annuity with Living Benefit</td>
<td>I don’t need all my assets for income.</td>
<td>Single Premium Life Insurance for asset transfer</td>
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<tr>
<td>Later . . .</td>
<td>I want to pursue potential growth.</td>
<td>Variable Annuity with Living Benefit</td>
<td></td>
<td>I want to pursue potential growth.</td>
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<td>Retirement is more than a year away.</td>
<td></td>
<td>Fixed Annuity</td>
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<td>Indexed Annuity</td>
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**Before You Act**

Each product type comes with its own set of benefits and limitations. Be sure to get all the details. Discuss them with a financial professional. And consider which route may best suit you.

There’s a strategy for you in our playbook.

**Single Premium Immediate Annuity**

- Income payouts begin immediately.
- Many payout choices, from income for a specific number of years to income that lasts a lifetime.
- Limited or no future control of assets once purchased.
- No market effects on the guaranteed payouts.

**Variable Annuity with Living Benefit**

- Income opportunity comes from a living benefit.
- Growth potential with the acceptance of market risk.
- Living benefit provides annual opportunity to capture market gains, if any, as of contract anniversary.

**Single Premium Life Insurance**

- Assets may be instantly leveraged into more assets.
- Death benefit may be used to fund an income-oriented strategy (such as shown above) for a beneficiary.
- You must qualify to purchase.

* Optional rider available at purchase for an added annual charge. Restrictions apply.
More Information for Your Financial Game Plan

This booklet covers a variety of long-term income planning strategies. Regarding a variable annuity, an insurance company accepts contributions from you and guarantees future income to you. You allocate contributions among underlying investment options. Returns are tied to their performance. There are separate account charges and added charges for optional benefits. Withdrawals may be subject to charges and may reduce contract benefits and values. See product and fund prospectuses for full details. And team up with a financial professional to help you achieve your retirement income game plan.

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

Western & Southern member companies and agents do not offer legal or tax advice. For tax information, see an attorney or tax advisor. Variable annuities are tax-deferred insurance products. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to charges and taxes, including a 10% IRS penalty tax.

There is no guarantee of the investment performance or safety of variable annuity investment options. Investment return and principal value of an investment in a variable annuity fluctuate, so units, when redeemed, may be worth more or less than their original cost.

Investors should carefully consider investment objectives, risks, charges and expenses of the contract and the underlying investment options. This and other information is contained in the product and the underlying fund prospectuses and, if available, summary prospectuses. For prospectuses, call 800.325.8583 or visit WSFInancialPartners.com. Read prospectuses carefully before investing.

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