

Legacy Forward[®] II

Maximizing the Value of the Assets You Plan to Gift



W&S Financial
Group Distributors

A member of Western & Southern Financial Group

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

Create Your Legacy, Carry It Forward

You worked hard and saved diligently all these years. Careful planning ensures your assets will carry your legacy forward to create a firm financial foundation for your loved ones.

Legacy Forward II, a single premium universal life policy issued and guaranteed by Western-Southern Life Assurance Company (Western & Southern Life) or National Integrity Life Insurance Company, can help that legacy have even greater impact. Instantly.

Just One Premium Payment Can ...

- Make the most of your assets, creating a larger guaranteed death benefit.
- Grow income tax deferred.
- Create a benefit that passes to your beneficiaries federal income tax free.
- Minimize your taxable interest income in retirement.
- Create a gift that bypasses probate.



Legacy Forward II Basics

- Simple application, no medical tests
- A few health questions
- Electronic underwriting: quick policy decision in about 5 minutes
- Issue ages: 18–80 (age last birthday)
- Minimum premium: \$10,000
- Maximum premium varies by issue age
- Return of Premium guarantee (less partial surrenders) if policy is surrendered¹
- Guaranteed death benefit
- Policy loan and partial surrender available¹
- Accelerated Death Benefit provides access to part of the death benefit when diagnosed with Terminal Illness (less than 12-month life expectancy) or Chronic Illness²
- Waiver of surrender charge if you are confined to a long-term care facility or hospital for at least 30 days at the time of partial or full surrender³
- Standard non-tobacco and standard tobacco underwriting classes
- Low five-year surrender charge³

1 Policy loans and partial surrenders reduce death benefit. Return of Premium Rider terminates if a policy loan or Accelerated Death Benefit advance is taken.

2 Chronic illness (issue ages 55-80) not available in FL or NY. Chronic Illness means the insured has not been able to perform at least two Activities of Daily Living (ADL) without substantial assistance for at least 90 consecutive days or requires substantial supervision due to severe cognitive impairment. In CT, insured also must have been confined for at least six months. Recognized ADLs are bathing, continence, dressing, eating, toileting and transferring.

3 Surrender charge is 1% in the first five policy years and 0% thereafter.

See How Mary Created a Larger Legacy ... Instantly



Meet Mary
Age 63, Non-Smoker
\$50,000 in Assets
Not Needed for Income

Mary's Situation

- Wants to maximize the amount she can pass to her two sons
- Wants to minimize tax implications to sons
- Wants guaranteed tax-deferred growth
- Wants access to her funds in an emergency

Mary's Solution: Legacy Forward II

- Legacy Forward II instantly increases the value of Mary's gift.
- A \$50,000 premium becomes a \$108,150 income tax-free death benefit¹
- When Mary passes away, her sons will receive a guaranteed death benefit of \$108,150 free from federal income taxes, and can bypass the hassle and delay of probate.
- If Mary needs emergency funds, she can:
 - Access her money through a partial surrender or policy loan²
 - Take advantage of the Accelerated Death Benefit³ which allows a partial benefit for Terminal Illness or Chronic Illness

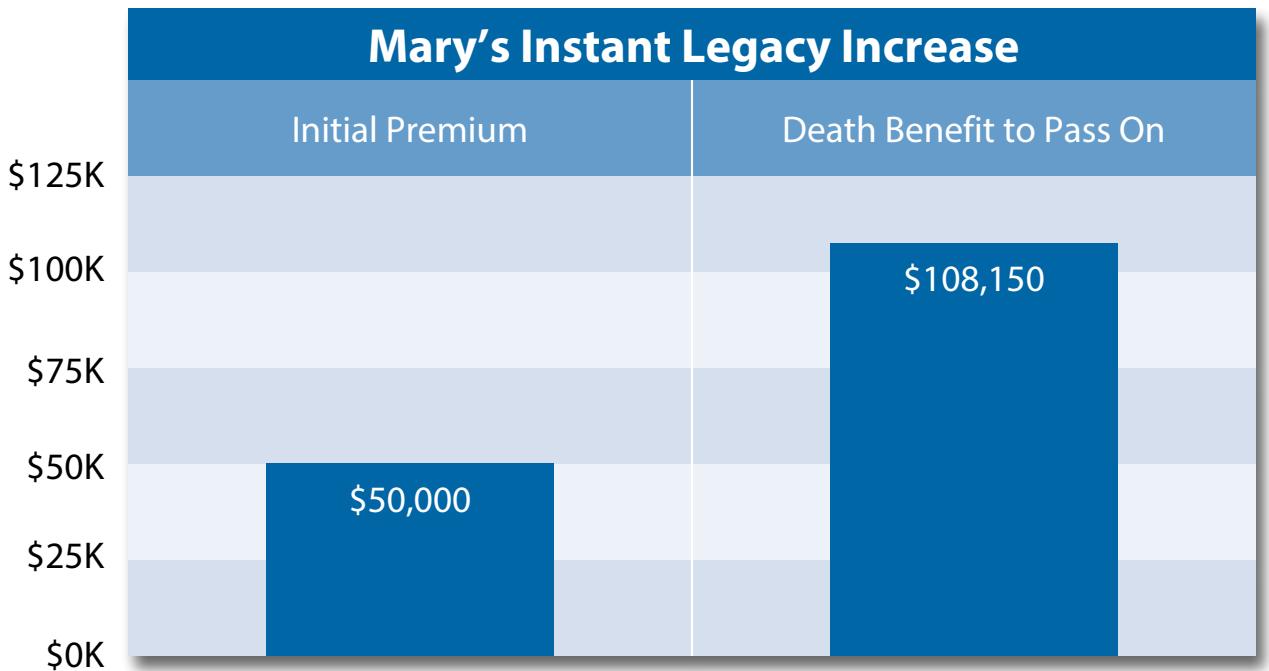
¹ Assumes underwriting approval and quote as of 8/4/14.

² Partial surrenders and policy loans reduce the death benefit, and may have tax consequences.

³ No charge for benefit prior to when it is exercised; we reserve the right to charge a fee up to \$75 when exercised.

How Mary Did It

Mary simply made a single premium payment then left the policy untouched. Her legacy instantly increased in the form of a death benefit she can leave to her sons income tax free.



Mary maximized her assets with a single premium. So can you.

Carry Your Legacy Forward

It's Fast. It's Easy. It's Time.


Legacy Forward II is a quick and easy way to combine tax-deferred living benefits with an income tax-free death benefit to maximize legacy value. It's time to talk to your financial representative and see how you can leverage the value of your legacy today.

Commitment with Confidence

You will likely own your life insurance policy for your lifetime. Put your confidence in a company that will be there to honor the financial promises made to you and your loved ones.

Legacy Forward II's guarantees are backed by the financial strength and claims-paying ability of a company with high ratings for financial stability and operating performance as rated by independent insurance rating agencies. Ratings do not apply to the safety or performance of any specific insurance product. See our ratings at WSFinancialPartners.com/ratings.

Ask for your quick quote today.



You may be able to leverage your legacy into a larger gift ...
In about 5 minutes.

Western & Southern: Our Strength. Your Future.



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.

Policy not available in AK, CA and DE.

Policies issued by Western-Southern Life Assurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Western & Southern Life operates in DC and all states except AK, ME, NH, NY and RI. National Integrity operates in ME, NH, NY and RI. 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.

The policy will be issued as a Modified Endowment Contract (MEC). Any withdrawals or surrenders may result in a taxable event. In order to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the original policy must not be a MEC. Western & Southern Financial Group member companies, and its agents, do not give legal or tax advice. Any discussion of federal taxes in this literature is not intended to be complete or to cover all situations. The comments are general in nature and should not be considered tax advice. You should consult an attorney or tax advisor for more complete information.

Policy and rider provisions and availability may vary by state. For complete coverage information, contact your financial representative. Single premium universal life insurance policy series ICC12 1301-3030 WSA, 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY; Return of Premium rider series: ICC12 1301-305 WSA, 1301-305 WSA, ICC12 1301-305 NIL, 1301-305 NIL NY; Chronic Illness Accelerated Death Benefit Rider series: ICC12 1301-2626 WSA, 1301-2626 WSA, ICC12 1301-2626 NIL; and Terminal Illness Accelerated Death Benefit Rider series: ICC10 1010-2622 WSA, 1010-2622 WSA, ICC11 1010-2622 NIL and 1010-2622 NIL 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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