

Legacy Forward® II

What if you could leave your beneficiary a larger inheritance?

If you intend to pass money to loved ones or charity, you can plan now to leverage the amount you can gift later. Life insurance can help you gift more money by leveraging your single purchase payment into a larger, income tax free death benefit.

As the insured, your life insurance death benefit is paid to your named beneficiary when you pass away. For asset transfer, consider single premium universal life insurance, such as Legacy Forward II, which may be a suitable option.

- Assets needed for your everyday and expected future living expenses should *not* be used to purchase life insurance. This is your *Live-on* money.
- Assets not needed for your living expenses that you want to set aside to pass to others is your *Leave-on* money.

Determine the amount you can gift

Client Information		Prepared for:	Valued Client		
Gender:	Female	Tobacco User:	No	Current Age:	70

Legacy Forward II	
Single Premium (purchase) amount of life insurance	\$50,000.00
Cash Value at year 5, if insured is alive (pretax value)	\$50,000.00
Death Benefit/Gift Amount	\$89,774.00
The death benefit amount is the gift to your beneficiary, guaranteed, when you pass away	

Assets in a Taxable Account	
Pre-tax Assumed Interest Rate (your estimated rate of return)	1.20%
Income Tax Rate (your estimated income tax rate)	28%
5-year Cash Value	\$52,197.65
Number of years until accumulated assets in taxable account equals the death benefit of Legacy Forward II today.	68

Assets in a Tax Deferred Account	
Assumed Interest Rate (your estimated rate of return)	3.00%
Income Tax Rate (your estimated income tax rate)	28%
5-year Cash Value	\$55,733.86
Number of years until accumulated assets in tax deferred account equals the death benefit of Legacy Forward II today.	25.2

A note about this worksheet: The calculations in this worksheet provide an estimated life insurance death benefit and hypothetical taxable and tax deferred account values based on the information provided, and are for illustrative purposes only. Eligibility for Legacy Forward II and its guaranteed death benefit are subject to underwriting. Legacy Forward II Cash Value, which reflects the Return of Premium Rider, may vary from what is shown. Product guarantees are based on the claims-paying ability of the issuing insurance company.

Various financial products may have different purposes, benefits, terms and conditions. When comparing types of accounts available for transferring assets, it is important to consider your accessibility to the account value for personal needs. Legacy Forward II is designed for asset transfer, with the primary purpose of providing a guaranteed death benefit to the policy owner's named beneficiary(ies) at the insured's death. The policy owner has access to the policy's cash value while the insured is still living. Partial withdrawals and policy loans will reduce the cash value and death benefit. Additional restrictions, tax penalties and conditions may apply.

(continued)

About Legacy Forward II: Legacy Forward II is a single premium universal life policy, issued and guaranteed 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 is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Product and feature availability varies by state. Policy series ICC12 1301-3030 WSA, 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY and rider series ICC12 1301-305 WSA, 1301-305 WSA, ICC12 1301-305 NIL, 1301-305 NIL NY, ICC12 1301-2626 WSA, 1301-2626 WSA, ICC12 1301-2626 NIL, ICC10 1010-2622 WSA, 1010-2622 WSA, ICC11 1010-2622 NIL and 1010-2622 NIL NY.

This policy is a Modified Endowment Contract (MEC) for tax purposes. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. Western & Southern Financial Group member companies, and their agents, do not offer tax advice. For specific tax information, contact your attorney or tax advisor.

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