

# Eight Ways Your Annuity May Pay

**Confidence.** Confidence comes with knowing how an annuity may pay to help meet your financial needs.

- 1 Withdrawals.** Up to 10% of the contract value or interest credited since the last contract anniversary is available annually beginning in the first year.
- 2 Annuitization.** Convert a lump sum into income guaranteed for your life, or your life and another person's.
- 3 Payout Options.** Immediate annuities offer payout options for specific amounts or periods; plus, increasing payout options fight inflation.
- 4 SEPPs.** Substantially Equal Periodic Payments may be taken at least annually for at least five years and to age 59½.
- 5 Combination Plans.** Pair two annuities — one generates immediate income, one pursues accumulation.
- 6 RMDs.** Required Minimum Distribution programs pay the amount IRA owners and qualified plan participants must take yearly from accounts starting by age 70½.
- 7 Death Benefit.** Distributions upon death, via a stretch or nonqualified stretch IRA, provide payouts and extend tax deferral benefits for a beneficiary's life.
- 8 Commutation.** Provides a lump sum from an immediate annuity for unforeseen life events while continuing reduced regular payouts.

*For confidence, it pays to plan for retirement with an annuity.*

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*(continued)*



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An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Withdrawals reduce contract benefits and values.

An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and can't be surrendered. Terms such as payout amounts, timing, and rates, cannot change unless commutation elected. Payouts end at annuitant death unless certain period or installment refund option elected. Life contingent payouts may be less or greater than premium based on length of annuitant(s) life.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to 59½ are generally subject to a 10% IRS penalty tax. Product and feature availability, as well as benefit provisions, vary by state. Payout options and limitations vary by product. See your financial professional for details and limitations. Payment of benefits under the annuity contract is the obligation of and guaranteed by the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Annuities are issued and guaranteed by Western-Southern Life Assurance Company, Integrity Life Insurance Company, both of Cincinnati, OH, or National Integrity Life Insurance Company, Goshen, NY. All companies are members of Western & Southern Financial Group. Integrity operates in DC and all states except ME, NH, NY and VT, where National Integrity operates. Western & Southern Life operates in DC and all states except AK, ME, NH, NY and RI. W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has financial responsibility for its products. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor.

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