

One of the Financially Strongest Life Insurance Groups in the World

Financial strength is **important** for a financial services organization, and a **key consideration** for customers. With our disciplined business approach, heritage dating to 1888 and value-driven culture, Western & Southern Financial Group takes financial strength seriously.

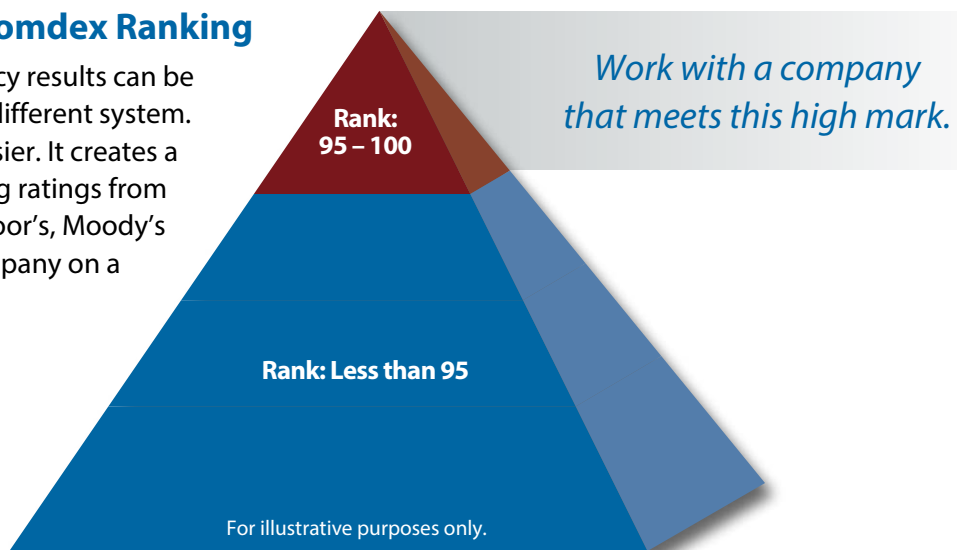
Consider Our Ratings

Industry Ratings			
A.M. Best	Standard & Poor's	Fitch	Moody's
A+ Superior	AA- Very Strong	AA Very Strong	Aa3 Excellent
Superior ability to meet ongoing insurance obligations	Very strong with a stable outlook	Very strong capacity to meet policyholder and contract obligations on a timely basis	Excellent financial security
<i>(second highest of 16 ratings; held since June 2009)</i>	<i>(fourth highest of 21 ratings; held since August 2018)</i>	<i>(third highest of 21 ratings; held since June 2009)</i>	<i>(fourth highest of 21 ratings; held since February 2009)</i>

Ratings, as of August 1, 2018, are subject to change. 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.

Consider Our 95 Comdex Ranking

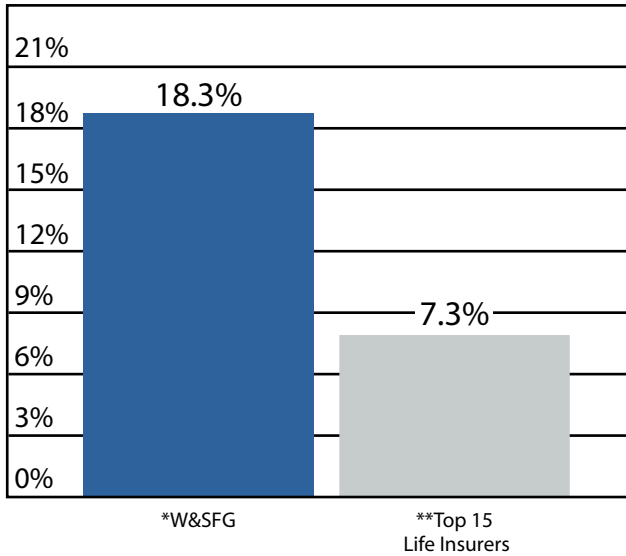
Comparing rating agency results can be confusing. Each uses a different system. Comdex can make it easier. It creates a composite ranking using ratings from A.M. Best, Standard & Poor's, Moody's and Fitch, to rank a company on a scale of 1 to 100.



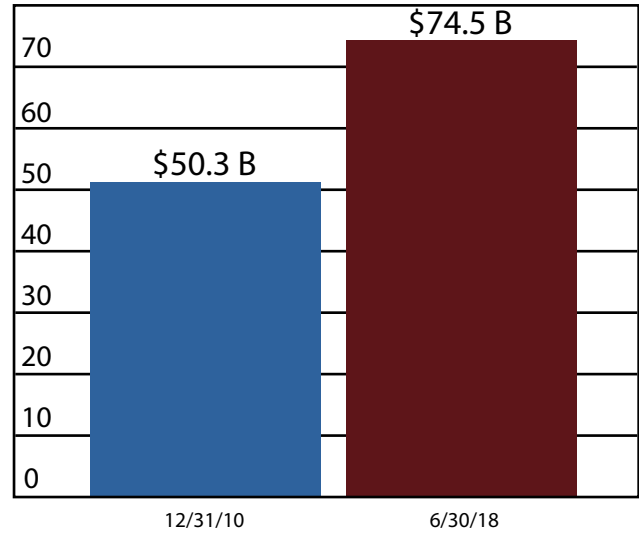
The Comdex Ranking is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

Consider Our Results

Industry Comparison: GAAP Capital-to-Asset Ratio



Western & Southern Assets Owned and Managed



* \$48,261M Total Assets; \$39,434M Total Liabilities; \$8,827M Total Capital (or Equity) as of 6/30/18.
 ** Average 15 largest publicly traded U.S. life companies as of 12/31/17.

Consider Our Companies



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