What’s the Difference?

**IRA Ownership: Five Profile Points**


1. **Traditional IRAs are typically opened with rollovers, Roth with contributions.** In 2016, over 80 percent of new traditional IRAs were started just with rollovers. Some 70 percent of Roths were opened only through contributions.

2. **Investors who contribute one year tend to do so again the next.** Roth (80 percent) and traditional IRA (70 percent) investors who contributed for 2015, for example, also contributed for 2016.

3. **Roth IRA investors don’t roll over as often as traditional.** In 2016, about one in 10 of traditional IRAs – including 70 percent of new accounts – received rollovers. In any given year, fewer than 3 percent of Roth IRA investors made rollovers.

4. **Roth IRA investors don’t withdraw as often as traditional.** Just 4 percent of Roth IRA investors age 25 or older made withdrawals in 2016, compared with 24 percent of traditional.

5. **Roth IRA investors tend to be younger.** Only 16 percent of traditional IRA investors were younger than 40 at year end 2016, versus 31 percent of Roth. Just 26 percent of Roth IRA investors were 60 or older, versus 41 percent of traditional.

**Takeaway:** Roth IRAs may make even more sense now after tax reform enacted in 2017. Contact your regional rep for IRA planning resources.

When You Put It That Way

Asking prospects to spend retirement cash in exchange for income seems to treat an annuity purchase as a loss, said Barron’s in introducing its annual “Best Annuities” list of most competitive contracts (July 19, 2019). **Takeaway:** IncomeSource® Select deferred income annuity placed highly in two categories. In “Personal Pension Within IRA,” it ranked first (for most annual income) for both single-life male and single-life female. In “Personal Pension as Longevity Insurance,” it ranked second for single-life male. Barron’s knows about IncomeSource Select. Do you? Go over the **IncomeSource Select Product Summary** (CF-12-29000) with your regional rep.

IncomeSource® Select Ranked a ‘Best’ by Barron’s

“Annuities are increasingly being recognized for their unique ability to ease investors’ greatest fear in retirement — running out of money,” said Barron’s in introducing its annual “Best Annuities” list of most competitive contracts (July 19, 2019). **Takeaway:** IncomeSource® Select deferred income annuity placed highly in two categories. In “Personal Pension Within IRA,” it ranked first (for most annual income) for both single-life male and single-life female. In “Personal Pension as Longevity Insurance,” it ranked second for single-life male. Barron’s knows about IncomeSource Select. Do you? Go over the **IncomeSource Select Product Summary** (CF-12-29000) with your regional rep.

Strong Language: Analysts Affirm W&S Ratings

Behind each policy or contract issued by a Western & Southern Financial Group member company is a promise to deliver benefits in the form of proceeds or retirement income. Independent evaluations help gauge the credibility behind commitment. Now Standard & Poor’s (“AA-”) and Fitch (“AA”) have affirmed their insurer financial strength ratings for Western & Southern Financial Group! **Takeaway:** S&P noted our “strong competitive position … excellent capital and exceptional liquidity” in its report. Fitch cited our “extremely strong balance sheet fundamentals, consistent and stable financial performance and strong enterprise risk management capabilities” in its report. Want to see how our story stacks up? Review **Building Blocks of Company Strength** (CF-20-11011).

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Three Small Steps for Clients . . .
One Giant Leap for Income Outlooks

How does the future look for your client's retirement? Explore a universe of possibilities with our online calculator.

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