

## Survey Says . . .

### Americans Value What You Offer

How do consumers feel about annuities and an income guaranteed for life? More than 1,100 individuals, ages 55 to 75 with at least \$100,000 of investable assets, were surveyed! Among the findings:

- Just **28%** feel highly knowledgeable about the best strategy to withdraw income in retirement
- Only **34%** say they have high familiarity with annuity products in general
- Some **60%** believe it's important to own a product that guarantees income for life for essential expenses
- Fully **81%** believe it's especially important for people over age 50 to have a strategy to protect their portfolio against significant investment loss
- Exactly **90%** say financial professionals should present multiple retirement income strategies and help each client decide which fit their needs

**Takeaway: Consumers are concerned about maintaining their standard of living in retirement. The services they seek are ones you provide.**

Start the conversation with the **Income Fact Finder (CF-51-23002)** and **Income Playbook (CF-51-23001)**.



See [WSFinancialPartners.com](http://WSFinancialPartners.com) or contact your regional team to put these tools and ideas into action.

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## Using Our Most Popular Flyer?

It's critical for a financial services organization. It's a key consideration for buyers. It's financial strength. And for financial strength, Western & Southern Financial Group (Western & Southern) is among the industry's elite.

**Takeaway: A disciplined business approach, heritage dating to 1888 and value-driven culture send a message: Western & Southern takes its financial strength very seriously.** Make the case for steady performance and solid results with **How Important is Financial Strength to a Fiduciary? (CF-20-11001)**.



## Barron's Makes 'Best' Case for IncomeSource® Series

Recognizing what it deems to be the "best" annuities is something *Barron's* does annually. And earning a place among those annuities is something IncomeSource<sup>2</sup> has begun to do annually. For the third consecutive year that's the case. *Barron's* most recent rankings ("The 50 Best Annuities: Guaranteed Income for Life," June 26, 2017) ranked single premium immediate annuities (SPIAs) by how much income a male, age 70, could obtain for \$200,000. Three payout options were examined across the universe of SPIAs. The top four were recognized. **Takeaway: IncomeSource ranked highest for one option and second highest for the other two.** Learn what makes IncomeSource a Barron's best at [WSFinancialPartners.com](http://WSFinancialPartners.com).

## Now Playing! Retirement Facts Client Video

Help your clients and prospects get the picture on their retirement needs. Our new video presents eye-opening facts in a very visual way. **Takeaway: Seeing is believing. Make this video a retirement readiness conversation starter with clients and prospects.** Tune them into the [W&S Financial Group Distributors page on YouTube.com](http://W&S Financial Group Distributors page on YouTube.com).



## Annual Report: Read It and Reap

"Our strength supports your future." That's the title of Western & Southern's Annual Report. Contained within it are the achievements, analyses and affirmations documenting 2016. Together, they attest to why and how Western & Southern, in the words of Chairman, President and Chief Executive Office John Barrett, "completed its 128th year in its best financial condition yet." **Takeaway: Underlying each contract or policy is a promise. Western & Southern member companies back their promises with highly rated financial security and claims-paying ability.** Share the story with the **2016 Annual Report (WS-10000)**.



1 Source: Greenwald & Associates/Cannex, "3rd Annual Guaranteed Lifetime Income Study Press Release Fact Sheet," March 8, 2017.

2 Issued and guaranteed by Integrity Life or National Integrity Life. Product and feature availability, as well as benefit provisions, vary by state. Review the contract for specific provisions. Single Premium Immediate Annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, ENT-01 1701-A NY, ENT-01 1701-B NY, ENT-01 1701-C NY, ENT-01 1701-D NY, ENT-01 1701-E NY.



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# Try Triple Laddering

Can your clients reach their retirement goals?

Offer them retirement opportunity ... **times three.**

Our newly updated **Indextra® Series sales idea (CF-90-64002)** shows how. Ask for yours.

**LADDERING IDEA »**

**STRONG POINTS »**

Issued and guaranteed by Integrity Life. Product and feature availability, as well as benefit provisions, vary by state. Review the contract for specific provisions. Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWC 1406, ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406.

