

Bad Heir Daze?

Predetermine Payout Paths

Do your clients worry their annuity contract beneficiaries may be immature? Easily influenced? Fiscally feckless? By making a **beneficiary protection plan**, clients can help position beneficiaries in the payout option they believe best suits their long-term well-being.

A beneficiary protection plan provides a measure of control for death benefit payouts! A plan can help:

- Ensure the education of a grandchild
- Support a child struggling in a new career or business venture
- Assist beneficiaries who have difficulty managing money
- Promote a multi-generation legacy of financial prudence securing hard-earned family wealth

Potential advantages include:

- Allow legacy to be customized
- Set restrictions to vary by beneficiary
- Restrict beneficiaries' access to annuity proceeds (spouses excluded)
- Enable beneficiary restrictions without the expense of a trust
- Create lifetime benefit possibilities
- Extend time for potential tax-deferred compounding of annuity assets
- Utilize exclusion ratio on tax treatment of nonqualified contracts

Takeaway: "Setting Solid Payout Choice for Loved Ones" (CF-27-11010) is a client-approved case study of death benefits designed for three very different sons. Review the scenarios with your regional representative.

See WSFinancialPartners.com or contact your regional team to put these tools and ideas into action.

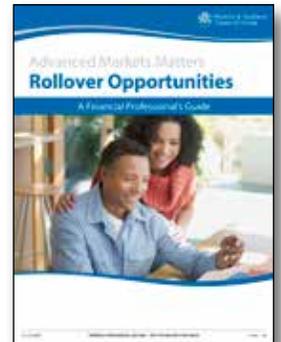
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Motion Detectors: Rollover Forces on the Rise

Is the time ripe for talking rollovers? Consider these facts:

- **American workers are on the move.** According to a recent Job Openings and Labor Turnover Survey, the proportion of workers quitting their jobs reached its highest point since 2001. More than 3.5 million workers – 2.4 percent of the entire US workforce – voluntarily left their jobs²
- **Market volatility may fuel plan movement.** "The end of the bull market could lead to a bump in 401(k) rollovers," reported an industry analyst³. When retirement plan performance sags, it explained, dissatisfied participants respond with rollovers.

Takeaway: Millions of workers in motion create the potential for billions of dollars of qualified money in motion. Pursue the possibilities with **Rollover Opportunities: A Financial Professional's Guide** (CF-76-50000). Consult this reference for rules, options and key considerations regarding tax-free rollovers to IRAs or other qualified plans. Contact your regional representative to discuss the details.



3-D Vision Focuses Retirement Planning

"If you can't decide between a fixed or variable annuity, an equity-indexed annuity might be the one for you," a consumer financial website recently advised⁴. Such annuities "combine the best of both worlds by offering both the security and simplicity of a guaranteed return with a chance to earn more if the market performs well."

Now helping advance conversations about Indextra[®] fixed indexed annuity⁵ is **3 D's Define Indextra's Advantages** (CF-90-11012).

Takeaway: Use this client-approved flyer to discuss what distinguishes Indextra as defensive, diversified and differentiated. Take a 3-D look with your regional representative.



What Matters Most: Market and Message

A new report from LIMRA has examined why people near retirement express concern about running out of money, but do not seem to make the connection between their concern and a clear solution⁶. **Provided are two key takeaways:**

- **Focus on the right market segment.** The need to have security in retirement – not running out of money – is universal, but acceptance of guaranteed lifetime income as a potential solution is not. Focus on individuals who want income guarantees.
- **Emphasize peace of mind.** For a significant proportion of prospects, achieving peace of mind is a key goal for retirement. It takes priority over having total control over assets.

Heads Up: Coin Flip Good for Games, Not Plans

Would your client board a flight if a coin flip were to determine its successful arrival? A retirement strategy can be a flight plan for financial confidence. Does your client want an insured guarantee that retirement money will last a lifetime? A single premium immediate annuity⁷ may help. **Takeaway: Income Success Rate** (CF-51-11020) is a client-approved case study of how Carl acts to guarantee over half his needs and better his retirement plan prospects. Walk through it with your regional representative.



1 Payout options differ by product. All options may not be available.

2 CNBC, "Workers are quitting at the highest rate since 2001," Sept. 13, 2018.

3 Ignites, "When Market Tanks, Expect DC Plan Rollovers: Report," Sept. 26, 2018.

4 The Motley Fool, "What Are the Different Types of Annuities, and Which Is Right for Me?," Sept. 15, 2018.

5 Issued by Integrity Life. Single premium deferred annuity contract with indexed interest options series ICC14 ENT-03 1406, ICC14 ER.03 GLWB-I 1406, ICC14 ER.04 GLWB-S 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-(A-E) 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-(A-E) 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-(A-E) 1608, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWC 1406, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406.

6 LIMRA, "The Value of Guarantees: Why Lifetime Income Matters," Oct. 19, 2018.

7 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 the payout amounts, timing and rates cannot be changed, unless commutation elected. Payouts end at annuitant death unless certain period or installment refund option elected. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer.



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