

History Lessons

Market Trends eKit Now Available

Putting historical performance in perspective can be useful in helping clients consider financial decisions. The new **Market Trends eKit** (CF-46-33000-1) provides convenient access to an expanded series of client materials that help illuminate different facets of market history. Elements include:

- [Historical U.S. Treasury Rate Flyer](#) (CF-27-11003)
- [Historical S&P 500® Index Performance Flyer](#) (CF-27-11004)
- [Historical Market Cycle Duration and Return Flyer](#) (CF-27-11005)
- [Historical Ups and Downs of the Market Flyer](#) (CF-27-11006)
- [Historical Interest Rates Flyer](#) (CF-27-11007)

Takeaway: Each piece charts data that lends key historical perspective to client conversations. Explore them with your regional representative.



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

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, National Integrity Life Insurance Company, Greenwich, NY, or Western-Southern Life Assurance Company, Cincinnati, OH. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. Western-Southern Life Assurance Company operates in DC and all states except AK, NH, NY and RI. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Social Security: Countdown to Comedown

“Government: Medicare will become insolvent in 2026, three years earlier than expected, Social Security to follow in 2034.”¹ Headlines such as the preceding put retirement worries top of mind for many Americans. Consumer research by Western & Southern Financial Group finds a mix of:

- unease over what retirement is to be in today’s uncertain world
- expectation of longer working periods, including in retirement
- worry over how to cover and recover from what is viewed as an inevitable health setback
- continued mistrust of large institutions, financial and government foremost
- concern over the daunting task of preparing for retirement (asset accumulation)

Do your clients want guaranteed lifetime income for essential expenses? Do they desire approaches that help protect against loss and provide tax advantages? **Takeaway: 79 percent of consumers are interested in learning about protected growth?** Be a go-to resource for insured retirement income strategies. Introduce solutions from highly rated issuers joined by a 130-year legacy of financial strength and stability. Start by contacting your regional representative or visiting WSFinancialPartners.com.

Tax Diversification: Pay Now, Later, Never

All assets are not alike. Neither is their tax treatment.

Tax Diversification May Mean More Money for Retirement (CF-84-0001) is a client-approved flyer that makes the case for the benefits of tax diversification. Side 2 presents a hypothetical illustration of the benefit of tax deferral. **Takeaway: Clients can consider whether assets are better taxed now ... later ... or never, then align them among taxation categories according to their planning objectives.** Contact your regional representative for a closer look.



Moving Up: W&S Advances on Fortune 500

Fortune magazine has released its latest *Fortune 500* list and Western & Southern Financial Group now ranks No. 476 (up seven spots from last year’s ranking of 483). Powered by \$5.8 billion in revenue for 2017, Western & Southern stands among America’s largest corporations. **Takeaway: Western & Southern finished 2017 with record results in total revenue, life and health premiums and net income. Records also were achieved in assets owned, total assets owned and managed and net worth.** Learn details of our strength in business, history and community in our **2017 Annual Report (WS-10000)** and at WSFinancialPartners.com/Strong.



Explore More Form 1040 Opportunities

A tax return is a valuable planning tool. It details personalized financial circumstance and risk exposures. Now ready for use is the client-approved **Form 1040 Opportunities Key (CF-70-50001)**, an annotated tax return that examines

14 lines where needs for related retirement and protection strategies may be indicated. In addition, the advisor-only **Form 1040 Opportunities Guide (CF-70-50002)** is a line-by-line examination of tax return planning considerations. A reference version of the Form 1040 Opportunities Key with sample questions also is provided. **Takeaway: Leverage actionable insights with these new resources.** Ready to discuss usage? Contact your regional representative.



1 *The Seattle Times*, “Government: Medicare will become insolvent in 2026, three years earlier than expected, Social Security to follow in 2034,” June 5, 2018.
2 Insured Retirement Institute, “Protection, Growth and Income: Helping Consumers Reach Retirement Goals,” March 2018.

Watch What You're Selling!

What Does 'Strength' Look Like?

Financial strength matters more than ever. A new client-approved video documents ours.



How Does Indextra® Work?

Indextra Series fixed indexed annuity* is newly enhanced. And so is its client-approved video.



* 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.