

**FOR IMMEDIATE RELEASE****Contact:**

Sheila Veits Berding, APR  
(513) 629-1388

[sheila.berding@westernsouthern.com](mailto:sheila.berding@westernsouthern.com)

## **W&S Financial Group Distributors Enhances Indextra FIA with Allocation Option from J.P. Morgan**

CINCINNATI — Dec. 4, 2017 — W&S Financial Group Distributors, Inc., wholesale distributor of annuities and life insurance from member companies of Western & Southern Financial Group, has enhanced its Indextra® Series fixed indexed annuity from Integrity Life Insurance Company.

The **J.P. Morgan Strategic Balanced<sup>SM</sup> Index**, an allocation option sponsored by J.P. Morgan Securities LLC, has been added to Indextra. Available in one-, two- and three-year crediting periods, the Index aims to generate growth opportunities while maintaining a stable level of risk no matter the economic cycle. Interest crediting, while adjusted by a participation rate, has no interest rate cap or spread limitations.

“Individuals desiring investment growth and income guarantees for retirement planning have been turning to Indextra since its introduction three years ago,” said Mark E. Caner, president of W&S Financial Group Distributors. “We are pleased to offer this innovative new strategy from J.P. Morgan, a global leader in financial services.”

Key elements of the **J.P. Morgan Strategic Balanced<sup>SM</sup> Index** include:

- **High Dividend Stocks.** High dividend stocks screened for volatility comprise the growth component of the Index.
- **Dynamically Rebalanced Bonds.** Using diversification and momentum, opportunities throughout the economic cycle are sought through a wide range of debt securities.
- **Risk-Conscious Asset Allocation.** Monitoring risk daily in a rules-based framework, the Index seeks consistent returns by rebalancing between its stock and bond components.

[Launched](#) Sept. 29, 2014, Indextra produced the [most successful first-year](#) product debut in W&S Financial Group Distributors’ history. Sales to date exceed \$1.5 billion (as of 11/30/17).

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**About W&S Financial Group Distributors, Inc.**

W&S Financial Group Distributors, Inc. ([WSFinancialPartners.com](http://WSFinancialPartners.com)) distributes fixed, variable and immediate annuities and life insurance products from Western-Southern Life Assurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company, all member companies of Western & Southern Financial Group, Inc. Variable products are distributed through **Touchstone Securities, Inc.**<sup>1</sup> Marketing through a national network of broker-dealers, financial advisors, independent agents and financial institutions, W&S Financial Group Distributors assists financial professionals in helping individuals invest for, live in and manage risk during retirement.

**About Western & Southern Financial Group**

Founded in Cincinnati in 1888 as The Western and Southern Life Insurance Company, Western & Southern Financial Group, Inc. (Western & Southern), a *Fortune* 500 company, is now the parent company of a group of diversified financial services businesses. Its assets owned (\$47.2 billion) and managed (\$22.3 billion) total \$69.5 billion as of Sept 30, 2017. Western & Southern is one of the strongest life insurance groups in the world. Its six life insurance subsidiaries (The Western and Southern Life Insurance Company, Western-Southern Life Assurance Company, Columbus Life Insurance Company, Integrity Life Insurance Company, The Lafayette Life Insurance Company and National Integrity Life Insurance Company) maintain very strong financial ratings and a Comdex Ranking of 96. Other member companies include Eagle Realty Group, LLC; Fort Washington Investment Advisors, Inc.;<sup>1</sup> IFS Financial Services, Inc.; Peppertree Partners LLC;<sup>1</sup> Touchstone Advisors, Inc.;<sup>1</sup> Touchstone Securities, Inc.;<sup>2</sup> W&S Brokerage Services, Inc.;<sup>2</sup> and W&S Financial Group Distributors, Inc. For more information on the Western & Southern family of companies, visit [WesternSouthern.com](http://WesternSouthern.com). Western & Southern is the title sponsor of the Western & Southern Open ([WSOpen.com](http://WSOpen.com)), a premier event in the U.S. Open Series played each August by the world's top-ranked professional male and female tennis players.

**About J.P. Morgan's Corporate & Investment Bank**

J.P. Morgan's Corporate & Investment Bank is a global leader across banking, markets and investor services. The world's most important corporations, governments and institutions entrust us with their business in more than 100 countries. With \$22.7 trillion of assets under custody and \$421.6 billion in deposits, the Corporate & Investment Bank provides strategic advice, raises capital, manages risk and extends liquidity in markets around the world. Further information about J.P. Morgan is available at [JPMorgan.com](http://JPMorgan.com).

*1 A registered investment advisor.*

*2 A registered broker-dealer and member FINRA/SIPC.*

*For current ratings, please visit <http://www.westernsouthern.com/industry.asp>.*

Product is issued by Integrity Life Insurance Company, Cincinnati, OH. Integrity operates in DC and all states except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. Both companies are members of Western & Southern Financial Group. Single Premium Deferred Annuity Contract with Indexed 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.

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. Products are backed by the full financial strength of Integrity. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Western & Southern member companies, nor their agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See a financial professional for product details and limitations.

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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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