

One of the **Eight Strongest Life Insurance Groups in the World**

Western & Southern Financial Group (Western & Southern), one of the eight strongest life insurance groups in the world*, is built on a heritage dating to 1888. As a Fortune 500*** company, Western & Southern is dedicated to a disciplined business approach and a value-driven culture that form the foundation of our financial stability and success.

Financial stability is critical for high-performance organizations like Western & Southern. Our family of companies include W&S Financial Group Distributors, the marketing brand of our product issuers Integrity Life Insurance Company, National Integrity Life Insurance Company and Western-Southern Life Assurance Company.

The industry ratings we received from widely regarded independent agencies are a measure of our financial stability. Our AA+ rating from Standard & Poor's is currently their top rating, held by only a handful of companies. Since 1928, we maintained an A or higher financial strength rating from A.M. Best. And a result of all our ratings is a high Comdex score, which places us among the top life insurance companies for financial strength. Combined, the financial strength of our enterprise means we'll be here when our customers need us — today, tomorrow and beyond.

Industry Ratings				
A.M. Best	Standard & Poor's	Fitch	Moody's	Comdex
A+ Superior	AA+ Very Strong	AA Very Strong	Aa3 Excellent	97 out of 100
Superior ability to meet ongoing insurance obligations	Very strong financial security characteristics	Very strong capacity to meet policyholder and contract obligations on a timely basis	Excellent financial security	Composite of all ratings a company receives
<i>(second highest of 16 ratings; held since June 2009)</i>	<i>(second highest of 21 ratings; held since August 2005)</i>	<i>(third highest of 21 ratings; held since June 2009)</i>	<i>(fourth highest of 21 ratings; held since February 2009)</i>	

Ratings as of December 6, 2011, are subject to change. Ratings refer to the financial strength of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scales.

(continued)



A member of Western & Southern Financial Group

* Based on Standard & Poor's AA+ rating, current as of December 6, 2011.
 ** FORTUNE magazine, May 2011.

Our Company Alignment

The W&S Financial Group Distributors name and logo are now the marketing face of our life and annuity product issuers — Integrity Life Insurance Company, National Integrity Life Insurance Company and Western-Southern Life Assurance Company. This alignment brings together innovative product solutions for your retirement income needs under one brand. The following graphic provides a visual guide of the companies:*



* This is for illustrative purposes only and does not reflect the organization's legal structure.

Providing Real Value to Our Customers

Western & Southern and our family of companies strive to be the absolute best at everything we do in our pursuit of excellence. We understand that providing real value to our customers and keeping them in the forefront of our vision are crucial to our success. Our goal is to be an extraordinary long-term personal financial services organization — a world-class financial services powerhouse worthy of our founders' vision and our customers' ongoing confidence.

Your peace of mind is founded on the strength of our guarantee. Visit WSFinancialPartners.com or contact your financial representative for more information.