



W&S Financial Group Distributors

A member of Western & Southern Financial Group



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W&S Financial Group Distributors, Inc.

Charles D. Osmond, JD, CLU, ChFC, is affluent markets consultant for W&S Financial Group Distributors, Inc., an operating unit of IFS Financial Services, Inc., and wholesale division of Western & Southern Financial Group (Western & Southern), based in Cincinnati.

In this role since 2007, Osmond provides expert assistance on advanced markets concepts relating to the use of annuities and life insurance by producers offering products and services through W&S Financial Group Distributors.

Osmond's responsibilities include case design and technical education information in retirement planning; IRA and retirement plan distribution planning; the use of estate planning trusts; estate, income and gift tax planning; wealth preservation; wealth accumulation and distribution; and business succession planning. Osmond also provides training and information about contract titling and beneficiary designation options; IRA and non-qualified annuity death benefit planning; and charitable giving.

With 25 years of experience, Osmond has conducted presentations on retirement, estate, business succession and charitable planning to producers, clients, insurance associations, accountants, attorneys and industry conferences. Osmond holds a bachelor's degree from Denison University and a law degree from the Cleveland-Marshall College of Law. He is also a Chartered Financial Consultant (ChFC) and a Chartered Life Underwriter (CLU).

Osmond is an associate editor of the *Journal of Financial Services Professionals* and has published articles in *National Underwriter*, *Broker World*, *Life Insurance Selling*, the *Cincinnati Business Courier* and other publications. Osmond has been a guest speaker at the Million Dollar Round Table Annual Meeting.

To address the risks associated with accumulation, distribution and preservation of retirement wealth, W&S Financial Group Distributors serves as Western & Southern's wholesale distributor of annuity and life insurance products from Western-Southern Life Assurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company.

Variable products distributed by Touchstone Securities, Inc. All are member companies of Western & Southern, a diversified family of financial services companies whose heritage dates to 1888. Supporting a national network of financial institutions, broker-dealers, independent agents and independent marketing organizations, W&S Financial Group Distributors assists financial professionals in helping individuals invest for, live in and manage risk up to and through retirement.

Products are issued and guaranteed by Western-Southern Life Assurance Company, Cincinnati, OH, Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Western & Southern Life operates in all states except AK, ME, NH, NY and RI. Integrity operates in all states except ME, NH, NY and VT, where National Integrity Life Insurance Company operates.