



W&S Financial Group Distributors

A member of Western & Southern Financial Group



Daniel J. Downing, CFP®

**Senior Vice President
Independent Agent Distribution**
W&S Financial Group Distributors, Inc.

Daniel J. Downing, CFP®, is senior vice president of independent agent distribution 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, Downing leads the strategic and operational direction of the independent agent distribution channel and serves as W&S Financial Group Distributors' national sales manager for the independent agent channel in Goshen, New York. He reports directly to Mark E. Caner, president of W&S Financial Group Distributors.

Downing joined W&S Financial Group Distributors in 2000 as vice president of the independent agent channel in Goshen as part of Western & Southern's acquisition of Integrity Life Insurance Company and National Integrity Life Insurance Company. His previous experience included positions at Sun America, John Alden Life Insurance Company and TIAA-CREF.

Downing earned his bachelor's degree in finance and economics from Fordham University and a master of business administration in finance from Adelphi University. He is a CERTIFIED FINANCIAL PLANNER® and holds FINRA Series 6, 26 and 63 registrations. He is also licensed in life and health insurance and variable annuities in New York. Downing resides in Warwick, New York, with his wife and two children.

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.