



W&S Financial Group Distributors

A member of Western & Southern Financial Group



Deborah A. Miner J.D., CFP®, CLU®, ChFC®, RICP®

**Assistant Vice President,
Advanced Markets**
W&S Financial Group Distributors, Inc.

Deborah A. (Debbie) Miner, J.D., CFP®, CLU®, ChFC®, RICP®, is assistant vice president of advanced markets for Cincinnati-based W&S Financial Group Distributors, Inc., the wholesale distributor of annuities and life insurance from member companies of Western & Southern Financial Group, Inc. (Western & Southern).

Miner, who joined Western & Southern in 2016, provides training and assistance on advanced markets concepts relating to the use of annuities and life insurance by financial professionals offering products and resources distributed by W&S Financial Group Distributors.

She provides advanced markets sales support to advisors, marketers and wholesalers on complex tax and legal strategies related to creative and unique case design. In doing so she assists in addressing needs such as retirement planning, estate planning, business planning and charitable planning.

In 2022 Miner became a National Social Security Advisor Certificate Holder. The National Social Security Association's certificate program promotes advanced Social Security education, with an emphasis on optimization of lifetime Social Security income.

Miner has been writing and communicating about retirement, estate, business and charitable planning for more than two decades. She holds a bachelor's degree from The Ohio State University and a law degree from The Ohio State University College of Law.

Miner also teaches a graduate course on Retirement Planning and Employee Benefits for the Master of Science in Financial Planning degree program of the American College of Financial Services. She previously served as editorial director of the Tax and Financial Planning group at The National Underwriter Company from 1991 to 2010. She wrote and edited many sections of *Tax Facts* and edited Stephan R. Leimberg's *Tools & Techniques* series and Donald F. Cady's *Field Guides*. She also spent several years as a senior advanced sales consultant for a Midwestern-based life insurer and as president of her own advanced markets consulting business.

W&S Financial Group Distributors (doing business in CA as W&S Financial Insurance Services) serves as wholesale distributor of annuity and life insurance products from 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, protect and manage risk for their retirement and legacy.