

An Annual Rate that Goes Up & Up & Up

(That's three years of rate increases)



W&S Financial
Group Distributors

A member of Western & Southern Financial Group

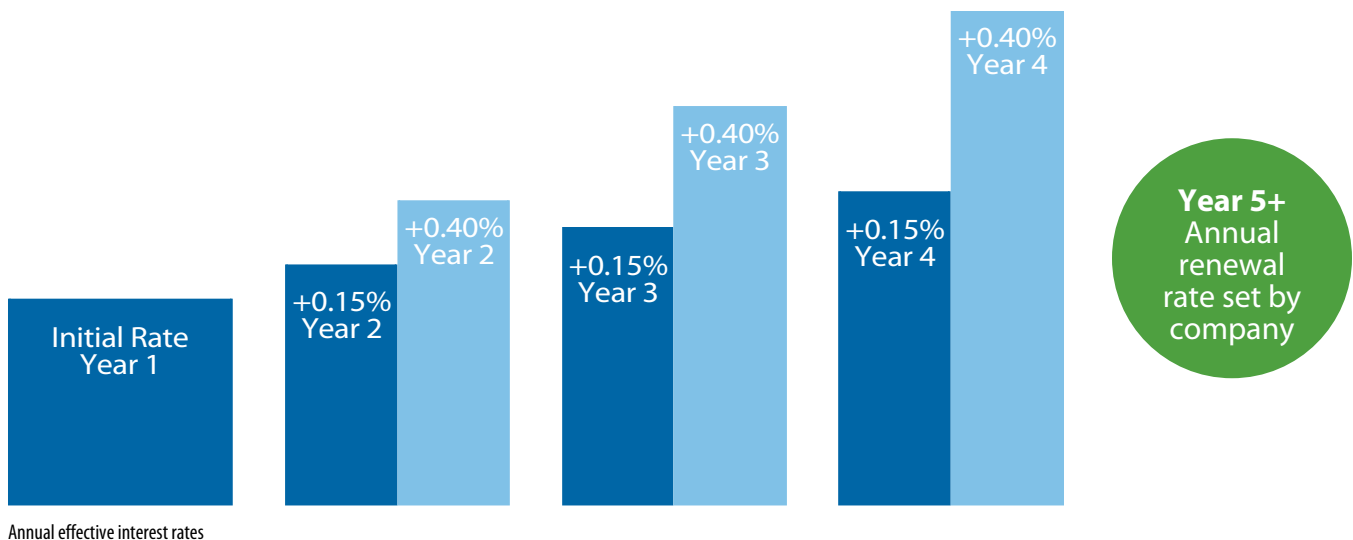
SmartStep Single Premium Deferred Annuity

No one knows for certain when rates will rise. If you have money sitting on the sidelines, how long will you wait for a better rate?

Consider getting your money growing with **three years of guaranteed rate increases** with **SmartStep**, a single premium deferred annuity from Western-Southern Life Assurance Company (Western & Southern Life) or National Integrity Life Insurance Company (National Integrity).

Rate Step-up Options

- Better rates without Return of Premium Guarantee
- Good rates with Return of Premium Guarantee¹



Our Best Rates for \$100,000+ Premium

For premiums of \$100,000+, an extra 0.20% is added to the initial rate, which continues through year four, as long as account value remains at \$100,000+. If account value falls below \$100,000, the rate will drop 0.20% the next day and cannot be reinstated.

SmartStep is designed for retirement income accumulation, not short term savings!¹ An initial rate is credited in year one, then it climbs, guaranteed, for contract years two through four. Thereafter, a renewal rate is set by the company that is subject to a minimum guaranteed in the contract. Withdrawal provisions allow for some liquidity².

When will rates start rising? No one knows. Consider a rate that will go up and up and up for three years with SmartStep's guaranteed rate increases. **Call your financial representative** for more information.

¹ Return of Premium is an optional benefit that can be elected at the time of application in exchange for lower interest rate step ups.

² Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawal charge, if applicable, is 7% of the account value in years 1-3, 6% in year 4, 5% in year 5, 4% in year 6 and 0% thereafter.

Western & Southern: Our Strength. Your Future.

**Financial
Strength**
**1888
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

SmartStep is issued by Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

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 Western & Southern Life or National Integrity.

Western & Southern member companies and its agents do not offer tax advice. 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 your financial professional for product details and limitations. SmartStep Single Premium Deferred Annuity Contract series ICC12 1303-52006 WSA, ICC12 1303-52006 NIL and 1303-52006 NIL NY R and Return of Premium Endorsement series ICC12 1303-5629 WSA END, ICC12 1303-5629 NIL END and 1303-5629 NIL END NY.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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