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Strong Points About Indextra™

Single Premium Fixed Indexed Annuity

1

Choose Your Path: 4 Allocation Options

Split premium among 3 indexed interest options and 1 fixed interest option.
Change allocations later at limited intervals

2

Goldman Sachs Index

GS Momentum Builder® Multi-Asset Class (GSMAC) Index
from global investment company Goldman Sachs



3

No Interest Rate Cap & No Spread on GSMAC Index

GSMAC Index offers competitive participation with NO cap or spread on a 3-year crediting option. Interest rate caps apply to other indexed interest options

4

GMAV Confidence

Guaranteed Minimum Account Value opportunity at end of withdrawal charge period

5

GLWB Income

Guaranteed Lifetime Withdrawal Benefit creates lifetime retirement income while maintaining growth potential and preserving access (if rider limitations are followed)

6

Never Credits Less than 0%

Downside protection for interest rates, even if market indexes go down

7

Electronic Application

New intelligent application process

8

Choice of Withdrawal Charge Periods: 7 or 10 Years

10-year offers opportunity for higher interest on allocation options

9

Highly Rated Indexed Carrier

Looking for a highly rated indexed annuity carrier? Our ratings are hard to beat.
You can find them at WSFinancialPartners.com/Ratings

10

Financial Strength

Western & Southern Financial Group: 1888 heritage | 96 Comdex¹

Western & Southern: Our Strength. Your Future.



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 top-tier 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.

For more information, contact your financial representative.

¹ The Comdex, current as of May 2014, is a composite of financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It gives the average percentile ranking in relation to all other companies that have been rated by the rating services.

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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 Integrity.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. **Western & Southern member companies and their agents do not offer legal or tax advice.** For specific tax information, consult your attorney or tax advisor. 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.

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