

The Building Blocks of Strength

Integrity Life Insurance Company ■ National Integrity Life Insurance Company ■ Western-Southern Life Assurance Company

A+

A.M. Best Rating

NRSRO RATINGS POWER¹

A+ AM BEST (Superior)
2nd highest of 13 ratings

AA- S&P (Very Strong)
4th highest of 21 ratings

Aa3 MOODY'S (Excellent)
4th highest of 21 ratings

COMDEX QUALITY²

Comdex is a composite of industry ratings

We rank in the upper tier of a **1-100** scale

Compare to your other product providers.

96

Comdex Ranking

Member of a

Mutual Holding Company

MUTUAL HOLDING COMPANY

No publicly traded company pressure to meet quarterly earnings.

AMERICAN COMPANY

We're proud of our **U.S.** roots, of people helping people, centered in Cincinnati.

U.S.

Owned & Operated

1888

Heritage

HISTORIC STRENGTH

Years of parent company history.

Decades of experience.

Scores of stability.

RECOGNIZED VALUE

The **Fortune 500** represents two-thirds of U.S. economy with \$14.2 trillion in revenue

We're proud to be part of this prestigious list.

Source: Fortune.com/Fortune500/2020

Fortune

500

Company

Capital Confidence

MORE THAN DOUBLE THE CAPITAL-TO-ASSET RATIO OF TOP COMPETITORS

Capitalization is an indicator of financial stability that can help our company weather challenging economic times.

Avg. of 15 Largest Publicly Traded Life Insurers	7.5%
Western & Southern Financial Group	19.7%

GAAP Capital-to-Asset Ratio. \$62,885M Total Assets; \$50,481M Total Liabilities; \$12,404M Total Capital (or Equity) as of 12/31/2020

LIFE INSURANCE & ANNUITIES CREATE BALANCE TO SUPPORT OUR STRENGTH

Life policies have **mortality** risk. Annuities have **longevity** risk. We offer both product lines to balance our portfolio and support our strength.

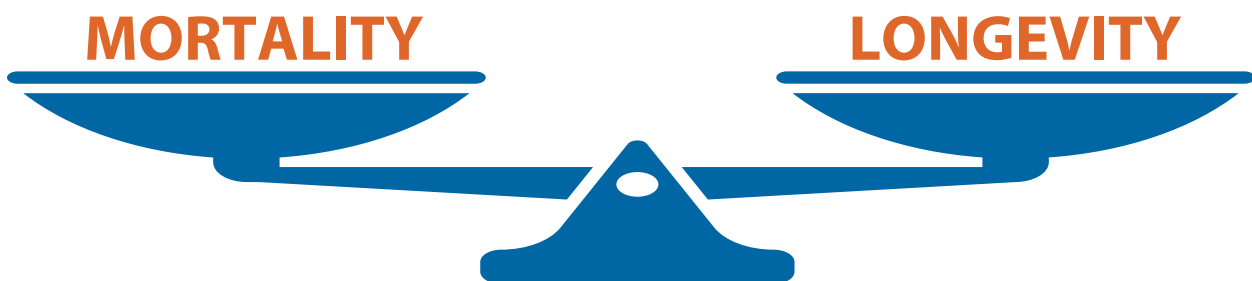




Chart is for illustrative purposes only and does not reflect the organization's legal structure.

WSFinancialPartners.com

1 The credit rating agencies that rate Western & Southern Financial Group insurance member companies are registered as Nationally Recognized Statistical Rating Organizations (NRSRO) with the U.S. Securities and Exchange Commission (SEC). Ratings shown here are correct as of May 2021 and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scale. Ratings are subject to change from time to time. Specific rating details are as follows:

A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.

AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.

Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

2 The Comdex ranking, current as of May 2021, is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

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