

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

BENEFIT OF MUTUALITY

No publicly traded company
or private equity owned pressure
for short-term results.

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.
We're proud to be a member.
Source: Fortune.com/Fortune500/2023

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 **3.6%**

Western & Southern Financial Group **14.6%**

As of December 31, 2023, total assets were \$75.085 billion, total liabilities were \$64.137 billion, and total equity was \$10.948 billion. The W&S GAAP capital to asset ratio is 14.6%, as compared to the 3.6% average (as of December 31, 2023) of the 15 largest publicly traded life insurers doing business in the U.S.

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.



INVESTMENT AND
INSURANCE
PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

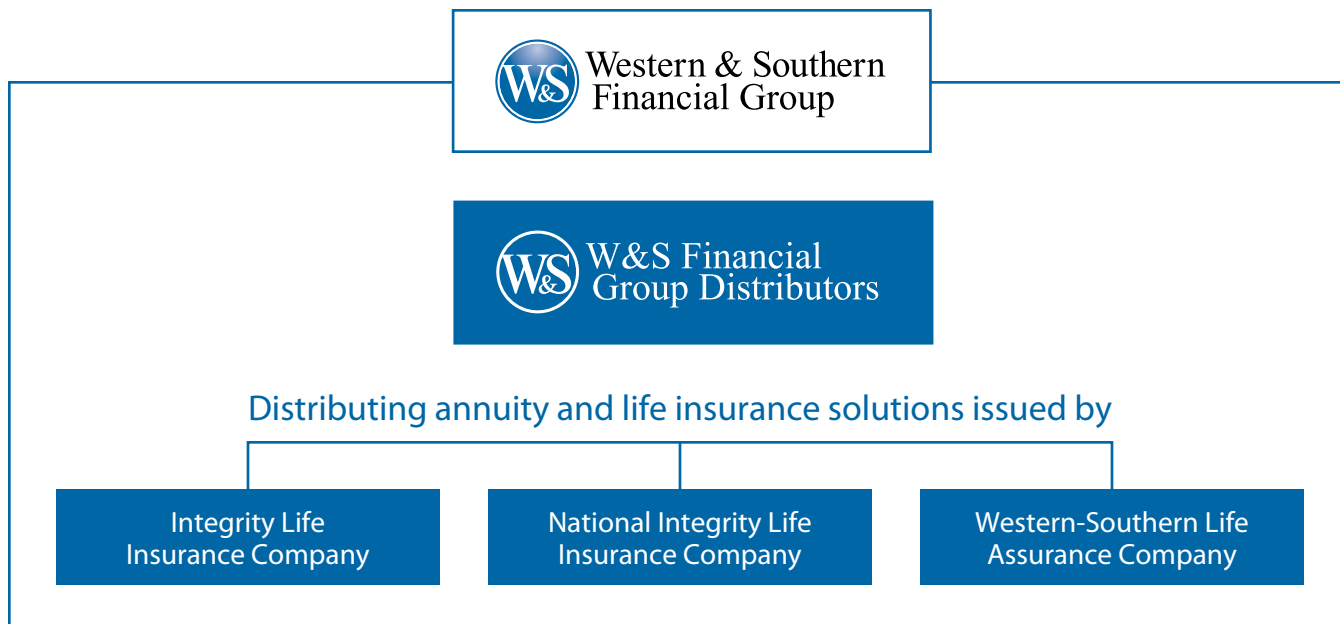


Chart is for illustrative purposes only and does not reflect the organization's legal structure.

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 are subject to change from time to time. The ratings shown here are current as of March 2024. 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. 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 March 2024, is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale.

Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. W&S Financial Group Distributors, Inc., Cincinnati, OH, (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer.

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

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