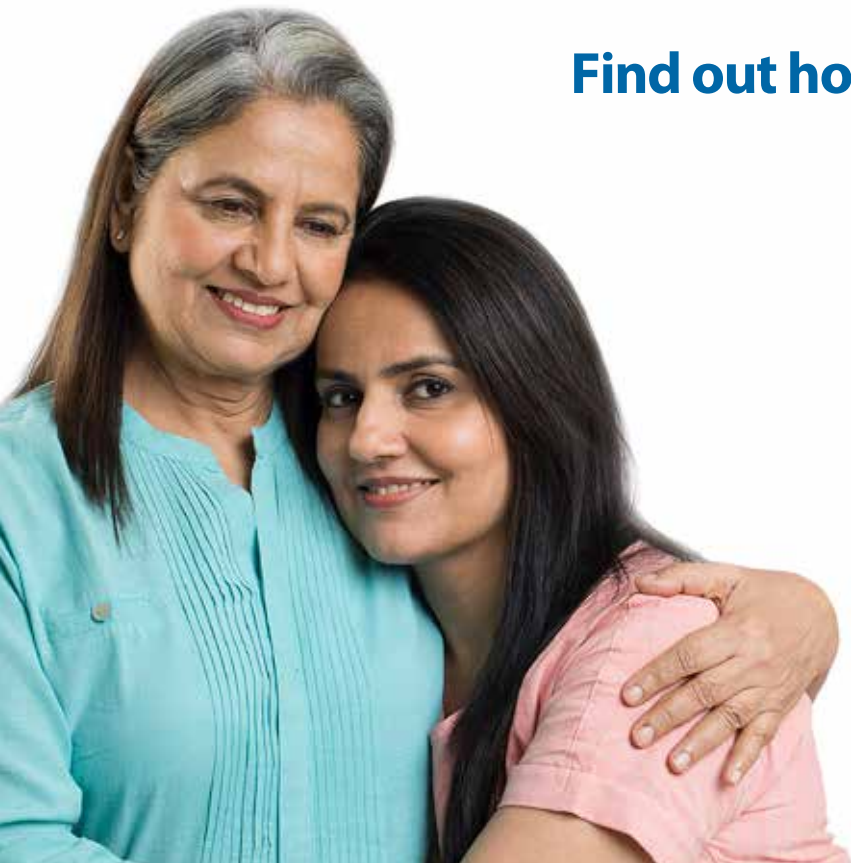


Turn \$75,000 into

\$168,915*



Find out how to leave a *larger* legacy in about **5 minutes**.

Legacy Forward® SPWL for Tax-efficient Asset Transfer

1888
Heritage

Western & Southern
Financial Group

Western & Southern Financial Group's (parent company) heritage dates back to the founding of The Western and Southern Life Insurance Company in 1888.

Subject to standard underwriting approval.

*Generally income tax-free death benefit value of \$168,915 is based on a 60-year-old, non-smoking female with a \$75,000 premium payment, as of 5/1/25, and subject to change. See your financial representative for complete coverage information.

Policy available in all states except ME, NH, NY and RI.

Policies underwritten by Western-Southern Life Assurance Company, Cincinnati, OH, which operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group. Payment of benefits under a life insurance policy is the obligation of, and is guaranteed by, the insurance company issuing the policy. Guarantees are based on the claims paying ability of the insurer. Products are backed by the full financial strength of Western & Southern Life. Product and feature availability varies by state. Single Premium Interest Sensitive Whole Life Policy series 1010-3030 and 1010-3030 CA.

The policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the existing policy must not be a MEC. Western & Southern Financial Group member companies do not offer tax advice. For specific tax information, contact your attorney or tax advisor.

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AND INSURANCE
PRODUCTS ARE:**

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- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Issuer: Western-Southern Life Assurance Company