



Western & Southern
Financial Group

WE ARE
WESTERN & SOUTHERN
FINANCIAL GROUP

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More than 120 years ago, The Western and Southern Life Insurance Company started a small regional life insurer with a vision to make financial security attainable for ordinary citizens. Since then, we've grown into a world-class financial services organization, Western & Southern Financial Group (Western & Southern). Today Western & Southern is a dynamic financial services company with a solid record of financial strength, prudent business practices and strategic asset management that balances growth and stability.

What does this mean to you? First and foremost, it means Western & Southern will be here for the long term, to provide peace of mind while honoring the financial promises made to you and your loved ones.

Superior Strength, Exceptional Financial Ratings

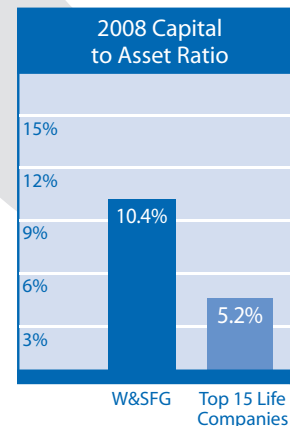
Ratings by established independent agencies serve as a reference point for determining the financial health of an insurance company as compared to others in its industry. As you can see, Western & Southern Life holds high ratings for financial strength from these independent industry ratings firms:

A.M. Best	Standard & Poor's	Fitch	Moody's
A+ Superior	AA+ Very Strong	AA Very Strong	Aa3 Excellent
The second highest of 16 ratings for ability to meet ongoing insurance obligations.	The second highest of 21 ratings for financial security characteristics.	The third highest of 21 ratings for capacity to meet policyholder and contract obligations on a timely basis.	The fourth highest of 21 ratings for excellent financial security.
<i>Rating held since June 2009.</i>	<i>Rating held since August 2005.</i>	<i>Rating held since June 2009.</i>	<i>Rating held since February 2009.</i>

Ratings refer to the claims-paying ability of the insurer and are an opinion of its financial capacity to meet the obligations of its contracts. Ratings neither refer to the performance or safety of a product nor imply approval of it or its investment options. Ratings, current as of 7/1/09, are periodically reviewed and subject to change.

Get to know us better. Western & Southern Life is:

- A nationally recognized leader in consumer and business financial services, providing life and health insurance, annuities, mutual funds and investment management services through our member companies
- One of the 9 highest rated life insurance groups in the world based on our Standard & Poor's AA+ rating
- Consistently recognized with high ratings for financial strength and sound management from A.M. Best, Standard & Poor's, Fitch and Moody's
- A Fortune 500 company with a heritage of over 120 years
- A diversified family of financial services companies with assets owned, managed and under our care in excess of \$42 billion, as of 12/31/08
- Committed to helping individuals invest for, live in and manage risk during their retirement with our portfolio of innovative financial services
- Among the most highly capitalized in the industry with a GAAP (Generally Accepted Accounting Principles) capital-to-asset ratio of 10.4 percent. This is double the average of the 15 largest publicly traded life insurance companies, as of 12/31/08, and means we are well positioned to weather an uncertain market environment and be there for you when you need us





Member Companies

Western-Southern Life Assurance Company (Western & Southern Life)

Fixed and income annuities
Life insurance

Integrity Life Insurance Company and National Integrity Life Insurance Company

Fixed, variable and income annuities

Columbus Life Insurance Company

Life insurance
Fixed annuities

Lafayette Life Insurance Company

Life insurance
Indexed annuities

We are Western & Southern

Our products and services represent promises made over a lifetime. Western & Southern Financial Group member companies provide affordable, innovative products and services that help you minimize risks to your financial security so you can reach your goals — today and throughout your retirement.

For more information about Western & Southern and our member company products and services, see your financial professional and visit us online at **WSFinancialPartners.com**.

Investment return and principal value of an investment in a variable annuity will fluctuate, so units, when redeemed, may be worth more or less than their original cost. Guarantees are based on the claims-paying ability of the insurer. There is no guarantee of the investment performance or safety of the variable investment options in a variable annuity.

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the product and fund prospectuses. For prospectuses containing complete information, call 800.325.8583. Please read the prospectuses carefully before investing or sending money.

Western & Southern Financial Group, based in Cincinnati, OH, is a dynamic family of financial services companies whose heritage dates to 1888. Western-Southern Life Assurance Company, Columbus Life Insurance Company, Integrity Life Insurance Company, National Integrity Life Insurance Company, Lafayette Life Insurance Company and **Touchstone Securities, Inc*** are members of Western & Southern Financial Group. Variable annuities are distributed by Touchstone Securities, Inc., Cincinnati, OH. Western-Southern Life Assurance Company and Integrity Life Insurance Company, both of Cincinnati, OH, operate in all states except NH, NY, ME and VT, where National Integrity, Goshen, NY, has operating authority. Annuities are guaranteed by the issuer. Product and feature availability, as well as benefit provisions, vary by state.

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



* A registered broker-dealer and member FINRA/SIPC.