



W&S Financial Group Distributors

A member of Western & Southern Financial Group



Susan Fellows Crabtree

**Senior Vice President
Marketing**

W&S Financial Group Distributors, Inc.

Susan Fellows Crabtree is senior vice president of marketing for W&S Financial Group Distributors, Inc., an operating unit of IFS Financial Services, Inc. and the wholesale division of Western & Southern Financial Group (Western & Southern), based in Cincinnati.

With more than two decades of experience in the financial services industry, Crabtree leads the marketing efforts of the financial institution, broker-dealer and independent agent channels. She reports directly to Mark E. Caner, president of W&S Financial Group Distributors.

Crabtree joined W&S Financial Group Distributors in 2008. Her previous experience included 21 years at Lincoln Financial Group, most recently as vice president and chief brand officer, where she was responsible for building the Lincoln brand and executing strategic brand objectives focused on driving enterprise growth and profitability.

Crabtree, a graduate of Muskingum College in New Concord, Ohio, has served in various capacities for a number of professional organizations. Those organizations include the Association of National Advertisers, International Association of Business Communicators, National Advertising Women of New York and the National Sports Marketing Network. She has been a presenter on the topics of branding and marketing at numerous conferences, and she is a former board member of Delaware Valley (Philadelphia) Habitat for Humanity and the Cincinnati Ballet.

Crabtree holds FINRA Series 6 and 26 registrations. She resides in Cincinnati with her husband, Scott, and they have two adult daughters.

To address the risks associated with accumulation, distribution and preservation of retirement wealth, W&S Financial Group Distributors serves as Western & Southern's wholesale distributor of annuity and life insurance products from Western-Southern Life Assurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company. Variable products distributed by Touchstone Securities, Inc. All are member companies of Western & Southern, a diversified family of financial services companies whose heritage dates to 1888. Supporting a national network of financial institutions, broker-dealers, independent agents and independent marketing organizations, W&S Financial Group Distributors assists financial professionals in helping individuals invest for, live in and manage risk up to and through retirement.

Products are issued and guaranteed by Western-Southern Life Assurance Company, Cincinnati, OH, Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Western & Southern Life operates in all states except AK, ME, NH, NY and RI. Integrity operates in all states except ME, NH, NY and VT, where National Integrity Life Insurance Company operates.