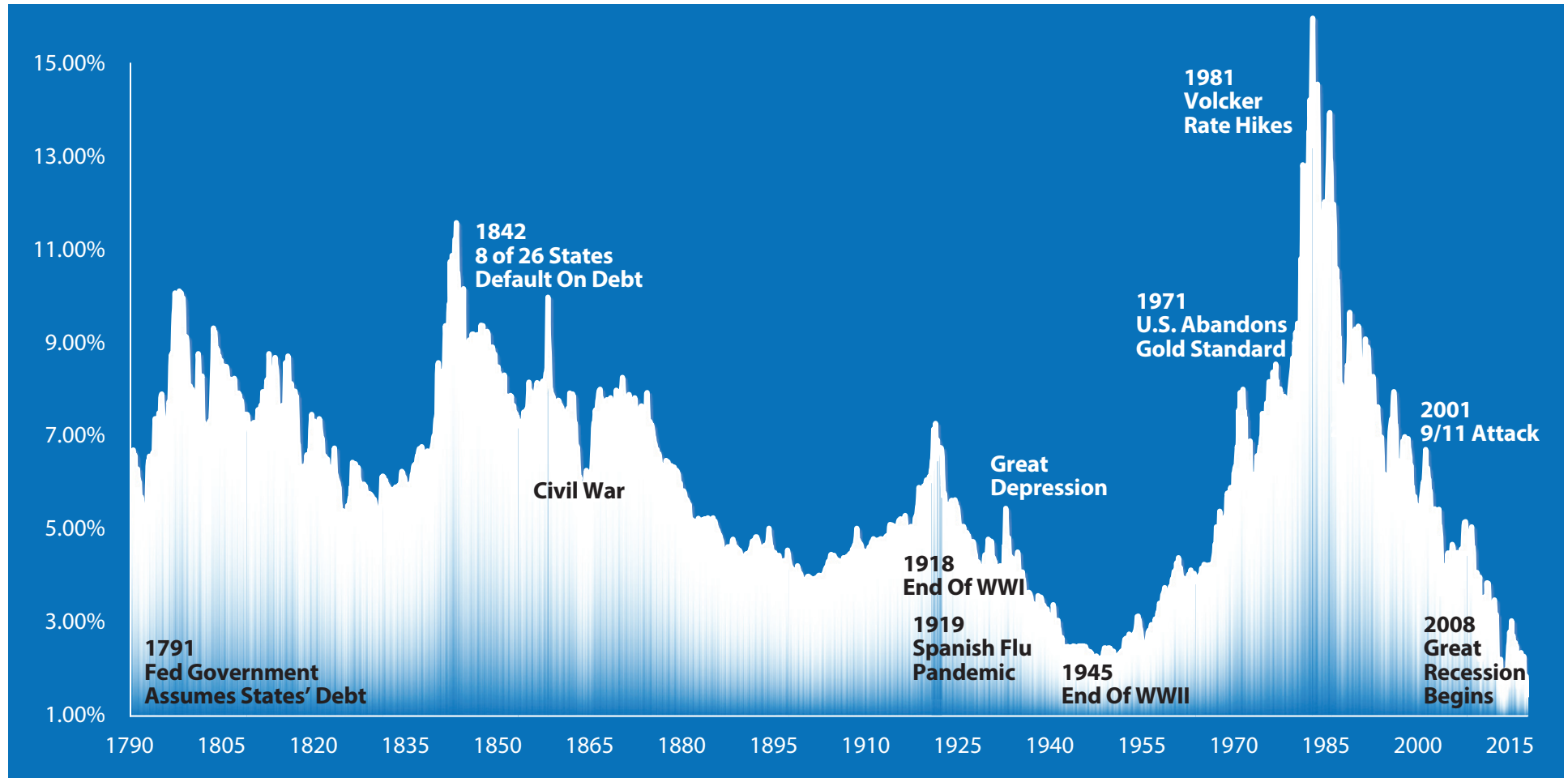


Historical Interest Rates



Sources: 2017 LIMRA, Federal Reserve Bank of St. Louis and Arbor Research. Interest rates represent 10-year Treasury rates beginning in 1962 and a proxy for prior years.

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

Your Future. Our Strength.

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We are committed to helping safeguard your future well-being with a full range of risk management financial solutions.



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Comdex, current as of December 2017, is a composite of financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It gives the average percentile ranking on a scale of 1-100 (where 1 is lowest) in relation to all other companies that have been rated by the independent insurance rating agencies. Ratings, current as of December 2017, are subject to change.

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