

Why Annuities? Why Now?

- A lot has changed in the retirement planning industry. But one thing that hasn't is our customers' needs.
- Do they still have needs for retirement income, growth potential and asset protection? Yes!
- Could your strategies and our products help meet their needs? Yes again!

What do clients want from Advisors? All the things annuities can provide!

"Minimize my risk of running out of money!" **42%**

"Protect my portfolio principal!" **32%**

"Minimize my taxes!" **27%**

Source: LIMRA Secure Retirement Institute, 2017

What ways is the annuity market growing?

Americans Reaching Age 65 per Day:

2018 = **10,000**

2022 = **11,000**

2050 = **12,000**

Number of U.S. Retirees:

2017 = **50.5** Million

2035 = **72** Million

2045 = **84** Million

Retirement Market:

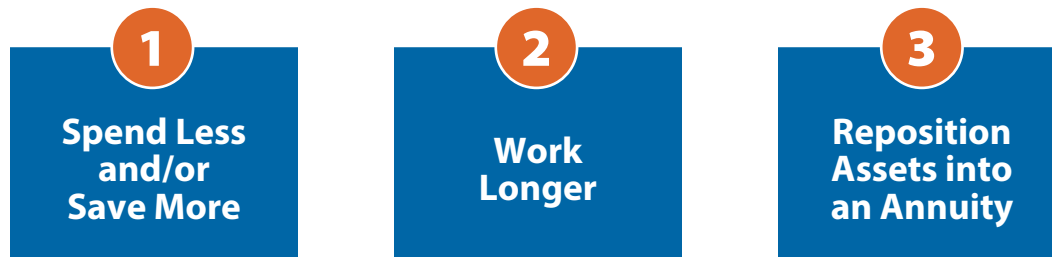
2016 = **\$17.5** Trillion

2026 = **\$32** Trillion

Source: LIMRA Secure Retirement Institute; The Retirement Income Reference Book (4th Ed.); 2018.

3 Options for Your Clients

Now you know the facts. Some clients want what annuities offer. And the market is growing. So if your clients do not have a strong enough probability of retirement income success, here are three possible options:



Repositioning Assets into Annuities could be a Viable Option

Few folks may want to do Option 1. And most may not want to, or aren't able to, do Option 2. So Option 3 — repositioning their assets into an annuity — is worth considering. Even in these changing times, annuities can still help:

- **Stabilize Portfolios**
- **Mitigate Uncertainty**
- **Improve Retirement Success Probability**

All this is why annuities are still valid for your clients . . . and your business.

Contact us for information on our wide range of annuities.

Kay Dempsey
KAY DEMPSEY & ASSOCIATES, INC
4042668761

Integrity Life, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life, Greenwich, NY, operates. Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, Integrity Life or National Integrity Life. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. 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
-------------------	---------------	----------------	-----------------------	--