

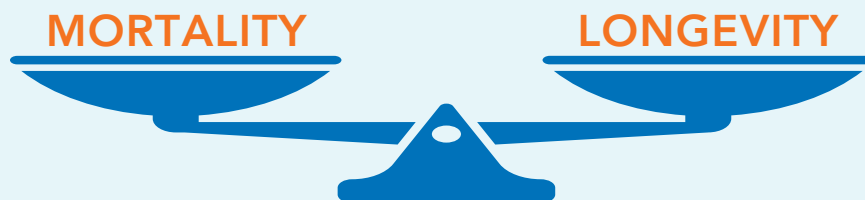


The Building Blocks of Strength

<p>A+ A.M. Best Rating</p>	<p>NRSRO RATINGS POWER¹</p> <ul style="list-style-type: none"> A+ AM BEST (Superior) 2nd highest of 13 ratings AA- S&P (Very Strong) 4th highest of 21 ratings Aa3 MOODY'S (Excellent) 4th highest of 21 ratings 	<p>COMDEX QUALITY²</p> <p>Comdex is a composite of industry ratings We rank in the upper tier of a 1-100 scale Compare to your other product providers.</p>	<p>96 Comdex Rating</p>				
<p>Member of a Mutual Holding Company</p>	<p>MUTUAL HOLDING COMPANY</p> <p>No publicly traded company pressure to meet quarterly earnings.</p>	<p>AMERICAN COMPANY</p> <p>We're proud of our U.S. roots, of people helping people, centered in Cincinnati.</p>	<p>U.S. Owned & Operated</p>				
<p>1906 Heritage</p>	<p>HISTORIC STRENGTH</p> <p>Parent Company Western & Southern Financial Group dates to 1888</p> <p>Decades of experience.</p> <p>Scores of stability.</p>	<p>RECOGNIZED VALUE</p> <p>Western & Southern Financial Group is listed on The Fortune 500, which represents two-thirds of U.S. economy with \$14.2 trillion in revenue We're proud to be part of this prestigious list. Source: Fortune.com/Fortune500/2020</p>	<p>Fortune 500 Company</p>				
<p>Capital Confidence</p>	<p>MORE THAN DOUBLE THE CAPITAL-TO-ASSET RATIO OF TOP COMPETITORS</p> <p>Capitalization is an indicator of financial stability that can help our company weather challenging economic times.</p> <table border="1"> <tr> <td>Avg. of 15 Largest Publicly Traded Life Insurers</td> <td>6.7%</td> </tr> <tr> <td>Columbus Life Insurance Company</td> <td>19.6%</td> </tr> </table> <p><small>GAAP Capital-to-Asset Ratio. \$66,862M Total Assets; \$53,788M Total Liabilities; \$13,074M Total Capital (or Equity) as of 12/31/2021</small></p>			Avg. of 15 Largest Publicly Traded Life Insurers	6.7%	Columbus Life Insurance Company	19.6%
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LIFE INSURANCE & ANNUITIES CREATE BALANCE TO SUPPORT OUR STRENGTH

Life policies have **mortality** risk. Annuities have **longevity** risk. We offer both product lines to balance our portfolio and support our strength.





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- 1 The credit rating agencies that rate Western & Southern Financial Group insurance member companies are registered as Nationally Recognized Statistical Rating Organizations (NRSRO) with the U.S. Securities and Exchange Commission (SEC). Ratings shown here are correct as of April 2022 and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed above are independent of each other and use proprietary evaluation criteria and rating scale. Ratings are subject to change from time to time. Specific rating details are as follows:
 - A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.
 - AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.
 - 2 The Comdex ranking, current as of April 2022, is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

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