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DPL FINANCIAL CONTACT:
Jody Lowe, The Lowe Group
Jody@lowecom.com
414.322.9311

INTEGRITY LIFE CONTACT:
Sheila Veits Berding, APR
sheila.berding@westernsouthern.com
513.629.1388

DPL Financial Partners Teams Up with Integrity Life

DPL to offer immediate and fixed annuities designed for the RIA market

LOUISVILLE, KY., April 5, 2018 – DPL Financial Partners ("DPL"), the insurance network for registered investment advisors ("RIAs"), today announced an agreement with Integrity Life Insurance Company ("Integrity Life") to offer products to RIAs nationwide. The alliance expands DPL's product suite with versions of the Cincinnati-based insurer's IncomeSource® single premium immediate annuity and MultiVantage® single premium fixed deferred annuity designed for RIAs.

"We are excited to integrate Integrity Life's offerings into our rapidly growing product lineup," said DPL Founder and CEO David Lau, who has spent more than 20 years creating insurance and investment products for individual investors. "Known for financial strength and stability, Integrity Life is one of the few insurers that offers a version of its immediate and fixed annuities designed for RIAs. We believe these products are some of the industry's most competitive."

"We recognize the importance of serving the RIA market and are delighted to be working with DPL to deliver products specifically engineered with fee-only advisors in mind," said Mark Caner, President of W&S Financial Group Distributors. "Annuities can play an important role in an individual's financial plan by providing sustainable lifetime income regardless of market fluctuations and downturns."

With a unique membership model that removes commissions, DPL helps fee-only advisors identify and implement insurance solutions into their practice for the first time.

— More —

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About DPL Financial Partners

DPL Financial Partners is an RIA insurance network that brings low-cost, commission-free insurance solutions from a variety of the nation's top carriers to RIA practices. DPL insurance consultants are product and carrier agnostic. Our consultants work for RIAs, not an insurance carrier, and work to employ solutions that work to optimize financial outcomes for RIA clients. DPL offers a full suite of life and annuity products. www.dplfp.com

About Integrity Life Insurance Company

Integrity Life Insurance Company (Integrity Life) is a member company of Western & Southern Financial Group. Since 1966 Integrity Life has offered clients innovative long-term financial products designed to provide the lifetime income strategies that are a key component of a successful retirement plan. Based in Cincinnati, Ohio, Integrity Life operates in DC and all states except New York, where National Integrity Life Insurance Company, Greenwich, NY, has operating authority.

About Western & Southern Financial Group

Founded in Cincinnati in 1888 as The Western and Southern Life Insurance Company, and celebrating 130 years this year, Western & Southern Financial Group, Inc. (Western & Southern), a *Fortune* 500 company, is now the parent company of a group of diversified financial services businesses. Its assets owned (\$48 billion) and managed (\$27 billion) total \$75 billion as of Dec. 31, 2017. Western & Southern is one of the strongest life insurance groups in the world. Its six life insurance subsidiaries (The Western and Southern Life Insurance Company, Western-Southern Life Assurance Company, Columbus Life Insurance Company, Integrity Life Insurance Company, The Lafayette Life Insurance Company and National Integrity Life Insurance Company) maintain very strong financial ratings and a Comdex Ranking of 96.¹ Other member companies include Eagle Realty Group, LLC; Fort Washington Investment Advisors, Inc.;² IFS Financial Services, Inc.; Peppertree Partners LLC;² Touchstone Advisors, Inc.;² Touchstone Securities, Inc.;³ W&S Brokerage Services, Inc.;³ and W&S Financial Group Distributors, Inc. For more information on the Western & Southern family of companies, visit WesternSouthern.com.

- 1 Comdex ranking (current as of April 2018) is a composite of all the ratings a company has received from the major rating agencies. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. For current ratings, visit <a href="https://www.wscale.no.nd/ws
- 2 A registered investment advisor.
- 3 A registered broker-dealer and member FINRA/SIPC.

IncomeSource is a single premium immediate annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, ENT-01 1701-A NY, ENT-01 1701-B NY, ENT-01 1701-C NY, ENT-01 1701-D NY, ENT-01 1701-E NY. MultiVantage is a single premium deferred annuity with market value adjustment feature and interest rate enhancement contract series ICC17 INT-16 1701, NIL-16 1112 NY R. An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and can't be surrendered. Terms such as the payout amounts, timing and rates cannot be changed. Payouts end at annuitant death unless certain period or installment refund option elected.

Payment of benefits under an annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Contracts issued by Integrity Life Insurance Company, Cincinnati, OH or National Integrity Life Insurance Company, Greenwich, NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. W&S Financial Group Distributors, Inc., is an affiliated agency of the issuer. All are members of Western & Southern Financial Group. Issuer has sole financial responsibility for its products. Annuity benefits offered may vary due to misstatement of sex or age. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Western & Southern member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for availability, details and limitations. No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

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