



Accessible Life: What is it?

- Permanent, guaranteed protection and the peace of mind that comes with it.
- If your occupation or medical history has prevented you from buying life insurance, relief is on the way.
- No required medical exam or health questions.
- Your policy builds cash value.

Since 1888, The Western and Southern Life Insurance Company has provided affordable life insurance products designed with your life's plan in mind.

The Western and Southern Life Insurance Company holds the following ratings awarded by three highly respected, independent insurance rating firms:

- Standard & Poor's AAA for Extremely Strong financial security characteristics (highest of 21 ratings; rating held since August 1991)
- A.M. Best A++ (Superior) for financial strength, operating performance and market profile (highest of 16 ratings; rating held since May 1991)
- Fitch AA+ for Very Strong insurer financial strength (second highest of 24 ratings; rating held since September 2002)

The Western and Southern Life Insurance Company is a proud member of Western & Southern Financial Group, a fast-growing family of companies that provides life insurance, annuities, mutual funds and investment management for individuals and institutions throughout the United States.

We know how much you have to protect.®

The ratings published in this document are subject to change. These ratings are determined by independent insurance rating firms. For the latest rating information on Western-Southern and its strategic business units, please call 1-800-926-1993.



Western-Southern Life®

Member Western & Southern Financial Group

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Accessible Life



Get the protection you need, regardless of your occupation or medical history.



Western-Southern Life®

Modified Benefit Whole Life Policy
(Policy Series 0111-201, 0111-201-U)
(The Western and Southern Life Insurance Company)
L-285-RP 0304

No questions asked

When you apply for our Accessible Life policy, you won't be asked to undergo a medical exam or answer health questions. At Western-Southern Life, we believe everyone should have access to the peace of mind life insurance provides. If you've been turned down by other insurance providers because of a medical condition or occupational risk, our Accessible Life policy is for you.¹

Protection for life

- Permanent life protection means you are covered for your entire life, up to age 100.
- After your death, the policy benefit can be used by your beneficiary to help pay off your home, send your children to college, or just help with financial needs.

Cash value

- The premiums you pay for your Accessible Life policy build cash value, which grows tax deferred and can be used during your lifetime.
- The cash value you build can fund a major life purchase, contribute to your retirement savings, or even be borrowed against through an interest-bearing policy loan to help in times of emergency or special need. These options reduce the death benefit.

Benefit Payout

The death benefit provided by your Accessible Life policy is limited if you die from natural causes during the first two years. Death from natural causes within the first two years will result in payment to your beneficiary of the accumulated monthly premiums, with interest accruing from the policy date to the date of death. We will pay your beneficiary 100 percent of the policy's face amount if you die from natural causes during the third and subsequent years of your policy or if you die accidentally.

We know how much you have to protect.[®]

Stop worrying about your family's financial security. Now you can enjoy the same sense of ease that life insurance protection provides for other people, regardless of your occupation or medical history. You've worked hard to provide a good life for your family, and we make sure that never has to change.

Contact your Western-Southern Life agent for information about the Accessible Life policy, and start securing your future today.

¹ We will not accept your application if you are confined in a hospital, rest home, nursing home, hospice or convalescent home, or if you're terminally ill or are being treated for cancer.

² Accidental death means a death as a direct result, independent of all other causes, of an accidental bodily injury happening while the policy is in force, with death occurring while the policy is in force.

This brochure is an illustration of available benefits. The exact terms of the benefits and the applicable provisions and conditions are contained in the policy. The policy contains terms under which it may be continued in force or discontinued. This product may not be available in all states.

For complete details and costs of available coverage, contact your licensed Western-Southern Life insurance agent.



Accessible Life