

Statement About the Department of Labor Fiduciary Rule

The U.S. Department of Labor published regulations in spring 2016 to further protect investors from conflicts of interest when receiving retirement advice. The DOL's Fiduciary Rule requires all who provide retirement investment advice to follow a fiduciary standard -- to put their clients' best interests first.

The Western & Southern Financial Group family of companies shares the DOL's commitment to doing what's best for clients. This client focus is at the heart of our business and has guided our actions since our founding in 1888.*

The DOL Fiduciary Rule is complex, and Western & Southern has committed significant resources to understanding and complying with the rule as it becomes effective. We will continue to collaborate with our distribution partners and focus on the best interests of our clients as we move forward.

**Founded in 1888 as The Western and Southern Life Insurance Company.*